



Bank Holding Company Performance Report December 31, 2021—FR BHCPR

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BHC Name [SIMMONS FIRST NATIONAL CORPORATION](#)

City/State [PINE BLUFF, AR](#)

Bank Holding Company Information

Federal Reserve District: [8](#)

Consolidated Assets (\$000): [24,741,161](#)

Peer Group Number: [1](#) Number in Peer Group: [130](#)

Number of Bank Subsidiaries: [1](#)

Peer Group Number	Description
1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

Mailing Address:

[SIMMONS FIRST NATIONAL CORPORATION](#)
[501 MAIN STREET](#)
[PINE BLUFF, AR 71601](#)

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Summary Ratios

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
Average assets (\$000)	23,487,576			21,589,978			17,861,889			15,766,886			10,075,079		
Net income (\$000)	271,156			254,904			238,167			215,713			92,940		
Number of BHCs in peer group	130			128			125			118			108		
	BHC	Peer # 1	Pct												
Earnings and Profitability:															
Percent of Average Assets															
Net interest income (tax equivalent)	2.60	2.60	47	3.01	2.77	67	3.43	3.01	68	3.54	3.08	75	3.60	2.92	87
+ Non-interest income	0.84	1.04	46	0.95	1.21	44	0.86	1.32	34	0.97	1.31	38	1.45	1.35	60
- Overhead expense	2.15	2.17	51	2.35	2.57	43	2.63	2.69	53	2.54	2.71	42	3.19	2.72	78
- Provision for credit losses	-0.14	-0.09	37	0.35	0.51	29	0.24	0.15	76	0.24	0.14	81	0.26	0.16	85
+ Securities gains (losses)	0.07	0.01	96	0.25	0.02	98	0.07	0.01	96	0	0	67	0.01	0.01	66
+ Other tax equivalent adjustments	0	0	13	0.01	0	92	0	0	42	0	0	80	0	0	5
= Pretax net operating income (tax equivalent)	1.50	1.66	38	1.53	1.04	81	1.73	1.56	66	1.72	1.57	61	1.61	1.43	69
Net operating income	1.15	1.26	40	1.18	0.81	79	1.33	1.19	65	1.37	1.24	68	0.92	0.89	48
Net income	1.15	1.26	40	1.18	0.82	78	1.33	1.19	65	1.37	1.24	67	0.92	0.90	47
Net income (Subchapter S adjusted)		1.97			1.18			1.17			1.42			0.99	
Percent of Average Earning Assets															
Interest income (tax equivalent)	3.27	3.06	62	4.01	3.55	79	4.91	4.41	81	4.87	4.24	85	4.38	3.80	84
Interest expense	0.38	0.25	80	0.62	0.52	67	1.12	1.08	61	0.91	0.86	62	0.44	0.60	34
Net interest income (tax equivalent)	2.90	2.80	52	3.39	3.01	70	3.79	3.33	71	3.96	3.38	79	3.95	3.19	86
Losses, Allowance, and Past Due + Nonaccrual															
Net loan and lease losses / Average loans and leases	0.13	0.11	61	0.45	0.27	79	0.24	0.21	66	0.21	0.22	64	0.30	0.24	76
Earnings coverage of net loan and lease losses (X)	20.14	39.72	49	6.28	22.91	29	10.91	24.40	42	12.92	21.75	47	8.34	19.67	31
Allowance for loan and lease losses / Total loans and leases not held-for-sale	1.71	1.23	87	1.85	1.58	73	0.47	0.83	19	0.48	0.90	16	0.39	0.98	9
Allowance for loan and lease losses / Total loans and leases	1.70	1.20	87	1.83	1.55	74	0.46	0.81	18	0.48	0.89	17	0.39	0.96	9
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	0.62	0.49	73	1.09	0.71	82	0.75	0.57	72	0.83	0.61	74	1.04	0.72	77
30-89 days past due loans and leases / Total loans and leases	0.11	0.32	21	0.23	0.39	32	0.25	0.43	31	0.19	0.44	21	0.40	0.47	47
Liquidity and Funding															
Net noncore funding dependence	3.99	-2.33	70	-1.73	3.20	41	11.42	14.45	41	19.37	16.62	64	14.96	17.03	44
Net short-term noncore funding dependence	-3.67	-7.71	61	-10.62	-4.76	24	10.04	3.38	68	18.50	4.66	84	13.76	4.83	72
Net loans and leases / Total assets	47.87	58.67	18	57.23	61.58	27	69.01	63.77	53	70.66	63.98	61	71.45	62.73	66
Capitalization															
Tier 1 leverage ratio	9.08	8.98	58	9.08	9.13	50	9.59	9.76	52	8.78	9.71	19	9.21	9.53	40
Holding company equity capital / Total assets	13.13	10.71	83	13.31	11.16	81	14.06	12.43	70	13.58	12.22	70	13.84	11.94	76
Total equity capital (including minority interest) / Total assets	13.13	10.82	83	13.31	11.29	80	14.06	12.57	69	13.58	12.27	70	13.84	12.01	76
Common equity tier 1 capital / Total risk-weighted assets	13.81	12.42	75	13.41	12.38	72	10.92	12.17	29	10.22	12.12	21	9.76	12.19	12
Net loans and leases / Equity capital (X)	3.65	5.53	12	4.30	5.58	23	4.91	5.21	45	5.21	5.29	47	5.16	5.27	47
Cash dividends / Net income	29.09	28.27	54	29.28	42.30	34	26.98	33.12	34	25.80	27.31	35	37.78	31.29	58
Cash dividends / Net income (Subchapter S adjusted)		3.14			-0.65			-12.02			17.36			47.52	
Growth Rates															
Assets	10.61	10.50	61	5.18	16.68	17	28.50	9.26	89	9.85	7	72	79.34	8.28	97
Equity capital	9.14	7.46	71	-0.41	6.99	13	33.05	10.49	91	7.77	7.89	65	81.09	10.18	96
Net loans and leases	-7.47	3.36	12	-12.78	9.07	1	25.50	9.10	86	8.65	7.89	68	91.36	9.38	98
Noncore funding	-8.02	-14.79	60	-8.66	-12.18	55	-5.98	6.59	29	43	10.67	84	149.80	5.59	97
Parent Company Ratios															
Short-term debt / Equity capital	0	0.57	38	0	0.77	38	0	1.02	36	0	1.14	37	3.60	1.07	86
Long-term debt / Equity capital	10.80	10.95	61	11.80	13.56	61	11.79	13.04	64	14.54	13.37	69	2.96	12.69	39
Equity investment in subsidiaries / Equity capital	106.03	103.22	70	106.35	102.81	72	109.38	103.22	80	105.45	103.10	66	109.78	102.10	84
Cash from ops + noncash items + op expense / Op expense + dividends	219.46	154.48	74	286.62	147.24	91	95.80	190.27	14	223.44	174.91	74	149.46	148.20	58

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Income Statement—Revenues and Expenses

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017	Percent Change	
						1-Year	5-Year
Interest and fees on loans.....	556,556	690,745	712,133	617,074	352,885	-19.43	108.64
Income from lease financing receivables.....	17	56	137	299	95	-69.64	
Fully taxable income on loans and leases.....	554,480	688,457	710,822	616,523	352,571	-19.46	108.05
Tax-exempt income on loans and leases.....	2,093	2,344	1,448	850	409	-10.71	750.81
Estimated tax benefit on income on loans and leases.....	734	674	500	297	266	8.92	364.69
Income on loans and leases (tax equivalent).....	557,307	691,475	712,770	617,670	353,246	-19.40	108.80
Investment interest income (tax equivalent).....	130,256	73,016	70,251	58,466	45,188	78.39	231.25
Interest on balances due from depository institutions.....	2,794	4,382	7,450	5,933	1,715	-36.24	299.71
Interest income on other earning assets.....	-63	1,846	3,496	3,915	2,631		
Total interest income (tax equivalent)	690,294	770,719	793,967	685,984	402,780	-10.44	123.59
Interest on time deposits of \$250K or more	8,273	12,999	17,041	12,203	3,210	-36.36	
Interest on time deposits < \$250K.....	13,332	28,400	41,627	18,105	6,612	-53.06	
Interest on foreign office deposits	0	0	0	0	0		
Interest on other deposits	19,568	38,462	80,309	56,904	17,986	-49.12	143.05
Interest on other borrowings and trading liabilities.....	21,292	22,983	25,391	27,995	11,993	-7.36	223.54
Interest on subordinated debt and mandatory convertible securities	17,066	17,140	17,002	12,928	326	-0.43	
Total interest expense.....	79,531	119,984	181,370	128,135	40,127	-33.72	264.84
Net interest income (tax equivalent).....	610,763	650,735	612,597	557,849	362,653	-6.14	112.86
Non-interest income.....	198,227	205,156	153,159	152,743	146,310	-3.38	39.37
Adjusted operating income (tax equivalent)	808,990	855,891	765,756	710,592	508,963	-5.48	88.51
Overhead expense.....	505,740	507,263	469,076	401,119	320,943	-0.30	91.73
Provision for credit losses.....	-32,704	74,973	43,240	38,147	26,393		
Securities gains (losses)	15,498	54,805	13,314	61	1,058	-71.72	165.01
Other tax equivalent adjustments	-2	1,842	0	1	-39		
Pretax net operating income (tax equivalent).....	351,693	330,795	309,754	271,368	162,646	6.32	145.19
Applicable income taxes	61,306	64,890	64,265	50,357	61,983	-5.52	31.49
Tax equivalent adjustments	19,231	11,001	7,322	5,298	7,723	74.81	
Applicable income taxes (tax equivalent).....	80,537	75,891	71,587	55,655	69,706	6.12	72.74
Minority interest	0	0	0	0	0		
Net income before discontinued operations, net of minority interest	271,156	254,904	238,167	215,713	92,940	6.38	180.08
Discontinued operations, net of applicable income taxes.....	0	0	0	0	0		
Net income attributable to holding company.....	271,156	254,904	238,167	215,713	92,940	6.38	180.08
Memoranda							
Net income - holding company and noncontrolling (minority) interest.....	271,156	254,904	238,167	215,713	92,940	6.38	180.08
Investment securities income (tax equivalent).....	130,256	73,016	70,251	58,466	45,188	78.39	231.25
US Treasury and agency securities (excluding mortgage-backed securities)	9,190	5,619	5,698	3,750	4,107	63.55	130.04
Mortgage-backed securities	36,522	25,620	36,426	34,107	20,622	42.55	149.88
All other securities	84,544	41,777	28,127	20,609	20,459	102.37	308.19
Cash dividends declared.....	78,892	74,644	64,260	55,646	35,116	5.69	166.28
Common	78,845	74,592	63,921	55,646	35,116	5.70	166.33
Preferred.....	47	52	339	0	0	-9.62	95.83

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Relative Income Statement and Margin Analysis

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
	BHC	Peer # 1	Pct												
Percent of Average Assets															
Interest income (tax equivalent)	2.94	2.85	55	3.57	3.27	71	4.45	4	80	4.35	3.87	81	4	3.47	83
Less: Interest expense	0.34	0.23	79	0.56	0.48	66	1.02	0.98	62	0.81	0.79	62	0.40	0.55	35
Equals: Net interest income (tax equivalent)	2.60	2.60	47	3.01	2.77	67	3.43	3.01	68	3.54	3.08	75	3.60	2.92	87
Plus: Non-interest income	0.84	1.04	46	0.95	1.21	44	0.86	1.32	34	1.35	1.31	38	1.45	1.35	60
Equals: adjusted operating income (tax equivalent)	3.44	3.70	34	3.96	4.04	51	4.29	4.41	45	4.51	4.46	52	5.05	4.33	85
Less: Overhead expense	2.15	2.17	51	2.35	2.57	43	2.63	2.69	53	2.54	2.71	42	3.19	2.72	78
Less: Provision for credit losses	-0.14	-0.09	37	0.35	0.51	29	0.24	0.15	76	0.24	0.14	81	0.26	0.16	85
Plus: Realized gains (losses) on held-to-maturity securities	0	0	49	0	0	46	0	0	99	0	0	51	0	0	92
Plus: Realized gains (losses) on available-for-sale securities	0.07	0.01	96	0.25	0.02	98	0.07	0.01	96	0	0	67	0.01	0.01	66
Plus: other tax equivalent adjustments	0	0	13	0.01	0	92	0	0	42	0	0	80	0	0	5
Equals: Pretax net operating income (tax equivalent)	1.50	1.66	38	1.53	1.04	81	1.73	1.56	66	1.72	1.57	61	1.61	1.43	69
Less: Applicable income taxes (tax equivalent)	0.34	0.38	41	0.35	0.23	83	0.40	0.36	60	0.35	0.33	53	0.69	0.55	69
Less: Minority interest	0	0	40	0	0	42	0	0	36	0	0	36	0	0	34
Equals: Net operating income	1.15	1.26	40	1.18	0.81	79	1.33	1.19	65	1.37	1.24	68	0.92	0.89	48
Plus: Net extraordinary items	0	0	50	0	0	50	0	0	50	0	0	51	0	0	48
Equals: Net income	1.15	1.26	40	1.18	0.82	78	1.33	1.19	65	1.37	1.24	67	0.92	0.90	47
Memo: Net income (last four quarters)	1.15	1.26	40	1.18	0.82	78	1.33	1.19	65	1.37	1.24	67	0.92	0.91	47
Net income—BHC and noncontrolling (minority) interest	1.15	1.27	38	1.18	0.83	78	1.33	1.20	65	1.37	1.25	66	0.92	0.91	47
Margin Analysis															
Average earning assets / Average assets	89.81	93.08	10	88.98	92.32	11	90.47	91.05	43	89.40	91.48	24	91.17	91.61	43
Average interest-bearing funds / Average assets	65.08	61.99	68	65.77	64.06	63	68.44	65.57	65	72.73	65.56	78	78.70	65.75	86
Interest income (tax equivalent) / Average earning assets	3.27	3.06	62	4.01	3.55	79	4.91	4.41	81	4.87	4.24	85	4.38	3.80	84
Interest expense / Average earning assets	0.38	0.25	80	0.62	0.52	67	1.12	1.08	61	0.91	0.86	62	0.44	0.60	34
Net interest income (tax equivalent) / Average earning assets	2.90	2.80	52	3.39	3.01	70	3.79	3.33	71	3.96	3.38	79	3.95	3.19	86
Yield or Cost															
Total loans and leases (tax equivalent)	4.70	4.01	85	4.81	4.27	79	5.42	5.09	76	5.43	4.95	78	4.93	4.52	76
Interest-bearing bank balances	0.12	0.14	17	0.22	0.27	41	1.43	2.04	19	1.01	1.64	11	0.64	1.05	11
Federal funds sold and reverse repos	0.10	0.25	42	2.67	0.68	92	2.74	2.44	69	2.40	2.17	70	1.25	1.41	51
Trading assets	0.45				0.60			0.99			1.11		0	1.11	17
Total earning assets	3.18	3.04	54	3.96	3.51	78	4.87	4.36	80	4.83	4.20	86	4.30	3.73	83
Investment securities (tax equivalent)	1.90	1.77	62	2.55	2.25	75	2.90	2.76	66	2.70	2.68	52	2.63	2.47	66
US Treasury and agency securities (excluding mortgage-backed securities)	1.51	1.14	74	1.29	1.75	28	1.90	2.32	23	2.02	2.05	52	1.78	1.62	64
Mortgage-backed securities	0.95	1.57	5	2.21	2.05	62	2.50	2.61	34	2.31	2.50	25	2.02	2.23	30
All other securities	2.83	2.81	57	3.39	3.24	64	3.89	4.06	57	3.82	4.20	57	4.67	3.66	80
Interest-bearing deposits	0.31	0.21	71	0.66	0.53	67	1.28	1.10	68	0.81	0.81	55	0.36	0.49	37
Time deposits of \$250K or more	0.91	0.66	77	1.39	1.42	44	2.08	1.96	57	1.93	1.44	86			
Time deposits < \$250K	0.74	0.62	65	1.36	1.36	52	1.87	1.82	49	1.03	1.29	31			
Other domestic deposits	0.19	0.15	69	0.42	0.36	69	1.08	0.93	66	0.78	0.67	70			
Foreign deposits		0.14			0.42			1.19			0.97			0.51	
Federal funds purchased and repos	0.23	0.17	80	0.47	0.62	52	0.79	1.86	23	0.38	1.51	14	0.29	0.94	18
Other borrowed funds and trading liabilities	1.39	1.27	54	1.39	1.50	47	1.91	2.38	23	1.77	2.28	17	1.07	1.77	12
All interest-bearing funds	0.52	0.37	77	0.85	0.74	65	1.48	1.49	57	1.12	1.19	53	0.51	0.82	23

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Non-interest Income and Expenses

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017										
Non-interest Income and Expenses															
Total non-interest income	198,227	205,156	153,159	152,743	146,310										
Fiduciary activities income	28,308	27,705	25,040	22,717	18,569										
Service charges on deposit accounts - domestic	43,232	43,082	44,849	42,509	36,226										
Trading revenue.....	0	0	0	0	14										
Investment banking fees and commissions.....	6,165	5,206	4,032	5,295	4,689										
Insurance activities revenue.....	2,502	2,003	1,810	2,837	5,990										
Venture capital revenue.....	0	0	0	0	0										
Net servicing fees	714	901	990	1,662	173										
Net securitization income	0	0	0	0	0										
Net gains (losses) on sales of loans, OREO, other assets.....	30,008	42,232	14,076	14,472	13,420										
Other non-interest income.....	87,298	84,027	62,362	63,251	67,229										
Total overhead expenses	505,740	507,263	469,076	401,119	320,943										
Personnel expense.....	265,314	256,832	240,066	228,500	167,628										
Net occupancy expense.....	59,391	63,548	51,043	46,584	40,780										
Goodwill impairment losses	0	0	0	0	0										
Amortization expenses and impairment loss (other intangible assets).....	13,495	13,495	11,805	10,578	7,159										
Other operating expenses.....	167,540	173,388	166,162	115,457	105,376										
Fee income on mutual funds and annuities.....	2,148	1,702	1,677	1,901	1,752										
Memoranda															
Assets under management in proprietary mutual funds and annuities	0	0	0	0	0										
Number of equivalent employees	2,877	2,923	3,270	2,654	2,640										
Average personnel expense per employee.....	92.22	87.87	73.41	86.10	63.50										
Average assets per employee.....	8,163.91	7,386.24	5,462.35	5,940.80	3,816.32										
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Analysis Ratios															
Mutual fund fee income / Non-interest income	1.08	2.17	41	0.83	2.02	38	1.09	2.72	37	1.24	3.08	36	1.20	2.85	36
Overhead expenses / Net Interest Income + non-interest income	64.04	59.28	68	59.91	62.28	44	61.85	61.29	57	56.87	60.88	27	64.03	63.61	52
Percent of Average Assets															
Total overhead expense	2.15	2.17	51	2.35	2.57	43	2.63	2.69	53	2.54	2.71	42	3.19	2.72	78
Personnel expense.....	1.13	1.21	40	1.19	1.30	40	1.34	1.41	42	1.45	1.44	48	1.66	1.42	72
Net occupancy expense.....	0.25	0.23	64	0.29	0.26	68	0.29	0.28	58	0.30	0.28	57	0.40	0.29	89
Other operating expenses.....	0.77	0.72	67	0.87	0.94	61	1	0.97	67	0.80	0.97	37	1.12	1	71
Overhead less non-interest income	1.31	1.10	67	1.40	1.25	63	1.77	1.32	79	1.58	1.38	61	1.73	1.34	77
Percent of Adjusted Operating Income (Tax Equivalent)															
Total overhead expense	62.51	58.83	64	59.27	61.82	44	61.26	60.64	57	56.45	60.37	30	63.06	62.73	52
Personnel expense.....	32.80	32.93	41	30.01	32.36	32	31.35	32.39	41	32.16	32.51	42	32.94	32.93	50
Net occupancy expense.....	7.34	6.23	68	7.42	6.58	64	6.67	6.52	53	6.56	6.48	53	8.01	6.70	73
Other operating expenses.....	22.38	19.18	73	21.83	22.28	66	23.24	21.20	73	17.74	20.90	35	22.11	22.41	52
Total non-interest income	24.50	27.67	45	23.97	28.83	44	20	29.23	32	21.50	28.50	38	28.75	31.08	53
Fiduciary activities income	3.50	2.20	69	3.24	2.09	70	3.27	1.97	72	3.20	2.14	70	3.65	2.38	73
Service charges on domestic deposit accounts	5.34	3.27	81	5.03	3.27	82	5.86	3.88	77	5.98	4.15	71	7.12	4.28	80
Trading revenue.....	0	0.62	27	0	1.28	25	0	1.18	22	0	0.85	27	0	0.90	47
Investment banking fees and commissions.....	0.76	2.58	33	0.61	2.46	31	0.53	3.54	26	0.75	3.42	32	0.92	3.62	33
Insurance activities revenue.....	0.31	0.36	68	0.23	0.41	67	0.24	0.47	66	0.40	0.47	71	1.18	0.55	79
Venture capital revenue.....	0	0.04	44	0	0.01	44	0	0.02	42	0	0.02	41	0	0.01	44
Net servicing fees	0.09	0.60	34	0.11	0.01	64	0.13	0.28	52	0.23	0.65	44	0.03	0.60	28
Net securitization income	0	0.01	44	0	0	45	0	0.01	44	0	0.01	44	0	0.01	44
Net gain (loss) - sales of loans, OREO, and other assets	3.71	3.30	62	4.93	3.92	67	1.84	1.86	56	2.04	1.61	68	2.64	1.67	70
Other non-interest income.....	10.79	9.27	70	9.82	9.65	62	8.14	10.04	48	8.90	9.86	55	13.21	10.77	69
Overhead less non-interest income	38.01	30.52	72	35.30	31.93	55	41.26	31.06	81	34.95	31.46	54	34.31	31.19	53
Applicable income taxes / Pretax net operating income (tax equivalent).....	17.43	21.18	13	19.62	18.63	51	20.75	20.56	53	18.56	19.04	38	38.11	32.99	62
Applicable income tax + TE / Pretax net operating income + TE	22.90	22.67	54	22.94	21.18	60	23.11	23.23	50	20.51	21.56	33	42.86	37.95	68

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Assets

	Dollar Amount in Thousands						Percent Change
		12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017	1-Year
Real estate loans	9,204,868	9,362,786	11,269,480	8,832,669	8,139,478	-1.69	118.38
Commercial and industrial loans	2,016,354	2,592,170	2,464,266	2,198,376	1,787,879	-22.21	170.64
Loans to individuals	284,693	315,752	405,978	413,518	502,778	-9.84	-45.35
Loans to depository institutions and acceptances of other banks	0	0	0	0	0		
Agricultural loans	169,122	176,005	191,698	166,227	156,180	-3.91	10.22
Other loans and leases	373,822	591,561	412,048	139,275	218,648	-36.81	1273.94
Less: Unearned income	0	0	0	0	0		
Loans and leases, net of unearned income	12,048,859	13,038,274	14,743,470	11,750,065	10,804,963	-7.59	112.82
Less: Allowance for loan and lease losses	205,332	238,050	68,245	56,693	42,086	-13.74	451.37
Net loans and leases	11,843,527	12,800,224	14,675,225	11,693,372	10,762,877	-7.47	110.57
Debt securities that reprice or mature in over 1 year	8,060,286	3,711,058	2,670,672	2,047,874	1,600,295	117.20	435.52
Mutual funds and equity securities	9,496	9,738	65	52	2,152	-2.49	9791.67
Subtotal	19,913,309	16,521,020	17,345,962	13,741,298	12,365,324	20.53	179.30
Interest-bearing bank balances	1,443,345	3,256,233	716,747	659,800	405,850	-55.67	733.27
Federal funds sold and reverse repos	0	0	0	6,800	2,400		
Debt securities that reprice or mature within 1 year	583,572	97,017	656,833	238,061	234,576	501.52	800.50
Trading assets	0	0	0	0	0		-100.00
Total earning assets	21,940,226	19,875,445	18,720,716	14,645,959	13,008,150	10.39	197.79
Non-interest-bearing cash and due from depository institutions	209,182	217,081	284,222	175,255	192,884	-3.64	78.78
Premises, fixed assets, and leases	460,989	423,540	459,411	280,646	283,325	8.84	129.67
Other real estate owned	6,032	18,393	19,121	25,565	32,118	-67.20	-77.57
Investment in unconsolidated subsidiaries	1,689	1,689	1,875	822	3,489	0.00	6.03
Intangible and other assets	2,124,322	1,833,705	1,772,988	1,419,993	1,544,534	15.85	209.60
Total assets	24,741,161	22,366,938	21,264,536	16,548,240	15,064,500	10.61	194.54
Quarterly average assets	24,698,022	21,852,094	20,041,890	16,357,753	13,897,778	13.02	197.26
Average loans and leases (YTD)	11,869,677	14,376,652	13,139,727	11,380,823	7,167,709	-17.44	128.06
Memoranda							
Loans held-for-sale	36,356	137,378	318,040	26,799	24,038	-73.54	30.83
Loans not held-for-sale	12,012,503	12,900,896	14,425,430	11,723,266	10,780,925	-6.89	113.22
Real estate loans secured by 1–4 family	2,116,640	2,007,305	2,491,011	2,020,095	1,956,424	5.45	57.32
Commercial real estate loans	6,736,747	7,007,944	8,369,361	6,487,855	5,853,974	-3.87	157.95
Construction and land development	1,326,433	1,591,585	2,343,883	1,741,979	1,297,573	-16.66	232.93
Multifamily	470,292	539,415	632,520	449,031	484,042	-12.81	56.21
Nonfarm nonresidential	4,940,022	4,876,944	5,392,958	4,296,845	4,072,359	1.29	158.34
Real estate loans secured by farmland	351,481	347,537	409,108	324,719	329,080	1.13	36.30
Total investment securities	8,653,354	3,818,988	3,334,947	2,285,987	1,837,023	126.59	451.16
U.S. Treasury securities	300	0	449,626	0	14,096		0.00
US agency securities (excluding mortgage-backed securities)	597,250	477,237	194,250	171,542	172,572	25.15	178.25
Municipal securities	3,029,905	1,783,346	907,599	571,706	444,656	69.90	550.93
Mortgage-backed securities	4,518,956	1,417,292	1,753,741	1,536,246	1,203,448	218.84	408.84
Asset-backed securities	0	0	0	0	0		
Other debt securities	497,447	131,375	23,463	6,441	99	278.65	34882.21
Mutual funds and equity securities	9,496	9,738	65	52	2,152	-2.49	9791.67
Available-for-sale securities	7,113,360	3,473,305	3,295,830	1,997,563	1,472,456	104.80	541.11
U.S. Treasury securities	300	0	449,626	0	14,096		0.00
US agency securities (excluding mortgage-backed securities)	364,641	477,237	194,250	154,552	125,627	-23.59	164.67
Municipal securities	1,819,659	1,470,931	880,517	314,843	143,165	23.71	1667.64
Mortgage-backed securities	4,448,614	1,394,937	1,742,945	1,522,900	1,187,317	218.91	412.32
Asset-backed securities	0	0	0	0	0		
Other debt securities	480,146	130,200	22,289	5,268	99	268.78	484895.96
Mutual funds and equity securities	0	0	6,203	0	2,152		-100.00
Held-to-maturity securities appreciation (depreciation)	-11,842	8,894	928	1,636	5,240		
Available-for-sale securities appreciation (depreciation)	-27,903	76,868	24,800	-38,053	-24,007		
Structured notes, fair value	0	0	38,154	15,697	16,455		-100.00
Pledged securities	3,879,226	2,010,544	1,730,757	1,021,283	1,224,897	92.94	323.88

Liabilities and Changes in Capital

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017	Percent Change	
						1-Year	5-Year
Demand deposits	5,325,170	4,483,812	3,768,911	2,673,375	841,144	18.76	1162.54
NOW, ATS and transaction accounts	5,165,840	1,400,642	608,581	481,667	217,280	268.82	2473.15
Time deposits less brokered deposits < \$250K	1,204,358	1,438,227	1,400,336	766,617	937,914	-16.26	
MMDA and other savings accounts	6,422,929	8,270,200	8,454,413	6,347,429	8,103,751	-22.34	33.10
Other non-interest-bearing deposits	0	0	0	0	0	0	
Core deposits	18,118,297	15,592,881	14,232,241	10,269,088	10,100,089	16.20	195.87
Time deposits of \$250K or more	784,618	889,570	837,016	753,231	396,771	-11.80	
Foreign deposits	0	0	0	0	0		
Federal funds purchased and repos	185,403	299,111	150,145	95,792	122,445	-38.02	61.18
Secured federal funds purchased	0	0	0	0	0		
Commercial paper	0	0	0	0	0		
Other borrowings w/remaining maturity of 1 year or less	10,685	9,041	1,258,644	1,330,765	1,319,286	18.18	-94.28
Other borrowings w/remaining maturity over 1 year	1,376,608	1,364,460	71,907	14,685	60,739	0.89	1493.13
Brokered deposits < \$250K	463,485	504,528	1,039,616	1,376,308	597,796	-8.13	
Noncore funding	2,820,799	3,066,710	3,357,328	3,570,781	2,497,037	-8.02	182.18
Trading liabilities	0	0	0	0	0		
Subordinated notes and debentures + trust preferred securities	384,131	382,874	388,260	353,950	140,565	0.33	536.01
Other liabilities	169,093	347,817	297,783	107,987	242,245	-51.38	159.58
Total liabilities	21,492,320	19,390,282	18,275,612	14,301,806	12,979,936	10.84	196.49
Equity Capital							
Perpetual preferred stock (including surplus)	0	767	767	0	0	-100.00	
Common stock	1,127	1,081	1,136	923	460	4.26	260.06
Common surplus	2,164,989	2,014,076	2,117,282	1,597,944	1,586,494	7.49	204.08
Retained earnings	1,093,270	901,006	848,848	674,941	514,874	21.34	140.79
Accumulated other comprehensive income	-10,545	59,726	20,891	-27,374	-17,264		
Other equity capital components	0	0	0	0	0		
Total holding company equity capital	3,248,841	2,976,656	2,988,924	2,246,434	2,084,564	9.14	182.24
Noncontrolling (minority) interest in subsidiaries	0	0	0	0	0		
Total equity capital, including minority interest	3,248,841	2,976,656	2,988,924	2,246,434	2,084,564	9.14	182.24
Total liabilities and capital	24,741,161	22,366,938	21,264,536	16,548,240	15,064,500	10.61	194.54
Memoranda							
Non-interest-bearing deposits	5,325,170	4,483,812	3,768,911	2,673,375	1,635,697	18.76	1148.50
Interest-bearing deposits	14,041,230	12,503,167	12,339,962	9,725,252	9,458,959	12.30	122.57
Total deposits	19,366,400	16,986,979	16,108,873	12,398,627	11,094,656	14.01	187.54
Long-term debt that reprices within 1 year	0	0	0	0	0		
Changes in Holding Company Equity Capital							
Equity capital, previous year-end as amended	2,976,656	2,988,924	2,246,434	2,084,564	1,151,111		
Accounting restatements	0	0	0	0	0		
Net income	271,156	254,904	238,167	215,713	92,940		
Net sale of new perpetual preferred stock	-767	0	-42,000	0	0		
Net sale of new common stock	-130,999	-116,459	-11,205	2,452	3,456		
Sale of treasury stock	0	0	0	0	0		
Less: Purchase of treasury stock	0	0	0	0	0		
Changes incident to business combinations	266,090	0	560,602	0	861,106		
Less: Dividends declared	78,892	74,644	64,260	55,646	35,116		
Change in other comprehensive income	-70,271	38,835	48,265	-10,110	964		
Changes in debit to ESOP liability	0	0	0	0	0		
Other adjustments to equity capital	15,868	-114,904	12,921	9,461	10,103		
Holding company equity capital, ending balance	3,248,841	2,976,656	2,988,924	2,246,434	2,084,564		

Percent Composition of Assets

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
	BHC	Peer # 1	Pct												
Percent of Total Assets															
Real estate loans	37.20	36.25	48	41.86	36.22	57	53	37.78	73	53.38	37.19	76	54.03	35.54	82
Commercial and industrial loans	8.15	10.76	40	11.59	13.52	40	11.59	12.02	52	13.28	12.85	56	11.87	12.62	53
Loans to individuals	1.15	3.36	48	1.41	3.40	49	1.91	4.20	49	2.50	4.31	52	3.34	4.47	54
Loans to depository institutions and acceptances of other banks	0	0.02	34	0	0.03	31	0	0.04	29	0	0.05	28	0	0.06	25
Agricultural loans.....	0.68	0.18	88	0.79	0.19	88	0.90	0.24	87	1	0.30	85	1.04	0.21	88
Other loans and leases.....	1.51	4.47	25	2.64	4.63	41	1.94	5.01	24	0.84	5	12	1.45	5.10	18
Net loans and leases.....	47.87	58.67	18	57.23	61.58	27	69.01	63.77	53	70.66	63.98	61	71.45	62.73	66
Debt securities over 1 year.....	32.58	19.46	89	16.59	15.55	56	12.56	14.60	38	12.38	14.63	42	10.62	14.83	26
Mutual funds and equity securities	0.04	0.06	59	0.04	0.05	58	0	0.06	28	0	0.06	24	0.01	0.06	42
Subtotal	80.49	79.22	45	73.86	78.16	21	81.57	79.65	34	83.04	79.97	43	82.08	79.31	38
Interest-bearing bank balances	5.83	8.50	40	14.56	7.51	88	3.37	3.06	63	3.99	3.04	68	2.69	3.46	51
Federal funds sold and reverse repos	0	0.54	28	0	0.82	26	0	1.57	25	0.04	1.66	63	0.02	1.81	55
Debt securities 1 year or less	2.36	1.56	73	0.43	1.68	22	3.09	1.91	77	1.44	1.96	59	1.56	1.86	56
Trading assets	0	0.49	19	0	1.01	17	0	1.19	15	0	1.33	15	0	1.34	15
Total earning assets.....	88.68	91.77	12	88.86	91.05	20	88.04	89.53	30	88.50	89.74	34	86.35	89.84	18
Non-interest cash and due from depository institutions.....	0.85	0.82	54	0.97	1.07	39	1.34	1.14	65	1.06	1.21	38	1.28	1.22	53
Other real estate owned.....	0.02	0.01	82	0.08	0.02	90	0.09	0.03	91	0.15	0.04	92	0.21	0.05	93
All other assets.....	10.48	7.35	86	10.18	7.82	82	10.60	9.27	69	10.44	8.98	69	12.37	8.86	84
Memoranda															
Short-term investments	8.19	11.47	38	14.99	11.17	75	6.46	7.63	57	5.47	7.80	57	4.27	8.69	39
U.S. Treasury securities.....	0	1.47	21	0	0.84	17	2.11	1.03	73	0	1.04	14	0.09	1.02	44
US agency securities (excluding mortgage-backed securities)	2.41	0.82	84	2.13	0.63	88	0.91	0.54	72	1.04	0.69	73	1.15	0.75	74
Municipal securities	12.25	1.73	96	7.97	1.69	94	4.27	1.34	85	3.45	1.62	79	2.95	1.60	71
Mortgage-backed securities	18.26	14.14	71	6.34	11.75	21	8.25	11.44	32	9.28	11.13	42	7.99	11.06	32
Asset-backed securities	0	0.50	24	0	0.32	24	0	0.28	25	0	0.33	25	0	0.30	25
Other debt securities	2.01	0.53	89	0.59	0.42	71	0.11	0.39	53	0.04	0.41	42	0	0.38	22
Loans held-for-sale.....	0.15	0.55	44	0.61	0.52	66	1.50	0.39	88	0.16	0.30	52	0.16	0.33	47
Loans held for investment	48.55	58.06	20	57.68	61.72	27	67.84	63.50	48	70.84	63.93	62	71.57	62.63	66
Real estate loans secured by 1–4 family	8.56	11.46	36	8.97	11.91	35	11.71	13.29	42	12.21	13.46	45	12.99	13.44	48
Revolving	0.54	1.42	29	0.55	1.66	27	0.73	2.07	30	0.74	2.27	29	0.91	2.40	31
Closed-end, secured by first liens	7.78	9.67	41	8.18	9.81	43	10.59	10.69	50	10.93	10.57	53	11.58	10.35	60
Closed-end, secured by junior liens	0.23	0.17	77	0.25	0.22	70	0.39	0.28	73	0.53	0.31	78	0.50	0.34	72
Commercial real estate loans	27.23	22.69	60	31.33	22.22	70	39.36	22.23	89	39.21	21.58	90	38.86	19.88	92
Construction and land development.....	5.36	3.34	75	7.12	3.40	86	11.02	3.44	96	10.53	3.51	98	8.61	3.25	94
Multifamily.....	1.90	3.57	37	2.41	3.12	46	2.97	3.01	57	2.71	2.72	59	3.21	2.54	73
Nonfarm nonresidential	19.97	14.57	68	21.80	14.72	73	25.36	14.69	81	25.97	14.44	83	27.03	13.30	91
Real estate loans secured by farmland.....	1.42	0.30	90	1.55	0.33	91	1.92	0.36	91	1.96	0.41	89	2.18	0.32	92

Loan Mix and Analysis of Concentrations of Credit

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
	BHC	Peer # 1	Pct												
	76.40	61.05	74	71.81	57.15	75	76.44	57.46	78	75.17	56.49	76	75.33	54.84	80
Loan Mix, Percent of Gross Loans and Leases															
Real estate loans	17.57	19.86	41	15.40	19.43	34	16.90	20.75	35	17.19	21.10	31	18.11	21.45	34
Real estate loans secured by 1–4 family.....	1.12	2.43	36	0.95	2.64	24	1.06	3.15	28	1.05	3.50	25	1.27	3.77	27
Revolving	16.45	17.24	46	14.45	16.59	41	15.84	17.39	40	16.14	17.39	42	16.84	17.41	51
Closed-end.....	55.91	37.86	82	53.75	34.63	87	56.77	33.52	89	55.22	32.14	89	54.18	29.99	91
Commercial real estate loans	11.01	5.65	83	12.21	5.26	91	15.90	5.09	97	14.83	5.20	97	12.01	4.90	95
Construction and land development.....	2.40	1.18	78	1.73	0.93	75	2.09	0.94	79	2.29	1.02	78	2.40	0.89	83
1–4 family.....	8.61	4.40	85	10.48	4.19	94	13.81	4.02	97	12.54	4.05	98	9.61	3.90	95
Other.....	3.90	5.78	41	4.14	4.96	48	4.29	4.69	52	3.82	4.10	57	4.48	3.84	69
Multifamily.....	41	24.56	83	37.40	22.93	84	36.58	22.15	83	36.57	21.40	88	37.69	20.03	89
Nonfarm nonresidential	11.91	8.29	71	10.16	7.68	67	10.26	7.72	66	10.54	8.03	63	11.91	7.58	76
Owner-occupied.....	29.09	15.94	90	27.25	14.95	93	26.32	14.34	92	26.03	13.38	94	25.78	12.45	93
Other.....	2.92	0.54	91	2.67	0.54	90	2.77	0.55	89	2.76	0.63	89	3.05	0.51	91
Real estate loans secured by farmland.....	0	0.04	34	0	0.06	31	0	0.11	29	0	0.12	28	0	0.17	25
Loans to depository institutions and acceptances of other banks.....	16.73	18.86	51	19.88	22.17	45	16.71	19.53	44	18.71	20.32	47	16.55	20.53	39
Commercial and industrial loans	2.36	6.24	50	2.42	6.13	48	2.75	7.13	46	3.52	7.36	49	4.65	7.61	52
Loans to individuals	1.33	0.53	84	1.31	0.65	82	1.30	0.81	79	1.66	1.02	84	1.67	1.12	83
Credit card loans	1.40	0.34	89	1.35	0.32	89	1.30	0.37	86	1.41	0.46	85	1.45	0.33	88
Agricultural loans.....	3.10	8.75	26	4.54	9.09	43	2.79	9.85	26	1.19	9.66	12	2.02	10.32	16
Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)															
Real estate loans	411.29	391.81	51	470.21	381.27	64	600.65	391.26	84	622.86	379.80	92	655.59	366.85	96
Real estate loans secured by 1–4 family.....	94.58	126.06	35	100.81	125.03	40	132.77	138.18	50	142.45	137.84	50	157.58	138.55	56
Revolving	6.02	15.44	30	6.21	17.42	28	8.32	21.26	32	8.68	23.33	30	11.02	25.05	34
Closed-end.....	88.55	108.85	41	94.60	106.14	46	124.45	115.20	54	133.77	112.79	61	146.56	111.69	68
Commercial real estate loans	301.01	245.88	61	351.95	234.65	79	446.08	229.44	92	457.51	219.72	95	471.51	204.45	94
Construction and land development.....	59.27	35.95	80	79.93	35.62	87	124.93	34.95	99	122.84	35.36	99	104.51	32.91	97
1–4 family.....	12.90	7.42	74	11.31	6.34	75	16.44	6.61	82	18.94	7.04	85	20.92	6.16	89
Other.....	46.36	28.11	76	68.62	28.16	92	108.49	27.32	98	103.91	27.26	99	83.59	26.01	98
Multifamily.....	21.01	38.66	38	27.09	32.74	49	33.71	31.04	64	31.66	27.85	67	38.99	25.95	79
Nonfarm nonresidential	220.73	158.05	71	244.93	155.06	83	287.44	152.10	91	303.01	147.22	93	328.01	137.03	97
Owner-occupied.....	64.11	52.99	63	66.51	52.37	65	80.60	53.07	71	87.34	54.89	72	103.69	51.62	87
Other.....	156.62	102.54	78	178.41	100.54	88	206.84	97.41	93	215.66	91.80	95	224.32	84.09	96
Real estate loans secured by farmland.....	15.70	3.22	90	17.45	3.44	90	21.81	3.60	93	22.90	4.02	92	26.51	3.31	94
Loans to depository institutions and acceptances of other banks.....	90.09	114.45	43	130.18	139.91	46	131.34	122.02	56	155.03	128.82	63	144	126.55	58
Commercial and industrial loans	12.72	34.55	47	15.86	37.47	50	21.64	43.51	49	29.16	42.67	55	40.50	44.83	57
Loans to individuals	7.17	2.77	83	8.56	3.30	84	10.25	4.34	83	13.75	5.31	86	14.52	5.73	85
Credit card loans	7.56	1.86	88	8.84	1.88	90	10.22	2.18	87	11.72	2.72	87	12.58	1.88	92
Agricultural loans.....	16.70	51.06	26	29.71	49.54	42	21.96	52.44	28	9.82	51.79	14	17.61	52.78	20
Supplemental															
Non-owner occupied CRE loans / Gross loans	44	30.07	80	43.59	27.32	88	46.51	26.45	90	44.67	24.79	91	42.32	23.09	89
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	236.90	195.33	62	285.43	183.76	85	365.48	178.57	93	370.17	167.93	94	368.34	156.17	95
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	301.01	252.85	60	351.95	240.85	79	446.08	236.10	91	457.51	225.98	95	472.02	210.40	94

Liquidity and Funding

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
	BHC	Peer # 1	Pct												
Percent of Total Assets															
Short-term investments	8.19	11.47	38	14.99	11.17	75	6.46	7.63	57	5.47	7.80	57	4.27	8.69	39
Liquid assets	27.36	29.03	47	24	26.22	50	15.98	22.44	38	15.41	22.72	33	13.22	24.04	19
Investment securities	34.98	21.63	90	17.07	17.85	48	15.68	16.99	47	13.81	17.27	36	12.19	17.35	30
Net loans and leases	47.87	58.67	18	57.23	61.58	27	69.01	63.77	53	70.66	63.98	61	71.45	62.73	66
Net loans, leases and standby letters of credit	48.02	59.49	17	57.45	62.48	27	69.35	64.84	51	70.90	65.07	55	71.76	63.89	66
Core deposits	73.23	75.71	27	69.71	70.67	34	66.93	63.09	48	62.06	62.13	39	67.05	61.26	53
Noncore funding	11.40	10.30	70	13.71	14.13	62	15.79	19.36	48	21.58	21.34	61	16.58	22.32	44
Time deposits of \$250K or more	3.17	1.58	85	3.98	2.11	84	3.94	2.94	67	4.55	2.89	79	2.63	2.57	58
Foreign deposits	0	0.34	39	0	0.36	39	0	0.43	38	0	0.47	38	0	0.54	36
Federal funds purchased and repos	0.75	1.23	52	1.34	1.47	64	0.71	1.94	46	0.58	1.97	38	0.81	2.23	39
Secured federal funds purchased	0	0	49	0	0	48	0	0	49	0	0	49	0	0	49
Net federal funds purchased (sold)	0.75	0.54	64	1.34	0.54	76	0.71	0.48	58	0.54	0.54	48	0.80	0.73	55
Commercial paper	0	0.01	45	0	0.01	44	0	0.02	45	0	0.02	44	0	0.02	44
Other borrowings w/remaining maturity of 1 year or less	0.04	1	34	0.04	1.24	28	5.92	3.01	84	8.04	3.67	86	8.76	3.96	87
Earning assets that reprice within 1 year	23.24	37.37	16	33.37	39.38	30	33.59	39.29	30	32.71	40.29	26	33.26	41.61	22
Interest-bearing liabilities that reprice within 1 year	9.93	6.39	80	13.12	8.20	79	16.71	10.19	85	18.79	10.01	86	13.82	8.46	77
Long-term debt that reprices within 1 year	0	0.26	30	0	0.47	27	0	0.96	25	0	1.34	25	0	1.58	23
Net assets that reprice within 1 year	13.30	29.65	14	20.25	29.11	29	16.87	26.63	23	13.92	27.38	20	19.44	29.77	25
Other Liquidity and Funding Ratios															
Net noncore funding dependence	3.99	-2.33	70	-1.73	3.20	41	11.42	14.45	41	19.37	16.62	64	14.96	17.03	44
Net short-term noncore funding dependence	-3.67	-7.71	61	-10.62	-4.76	24	10.04	3.38	68	18.50	4.66	84	13.76	4.83	72
Short-term investment / Short-term noncore funding	156.36	273.46	35	209.93	184.19	63	44.06	77.77	46	26.21	66.46	34	27.37	74.86	33
Liquid assets - short-term noncore funding / Nonliquid assets	30.45	36.68	45	22.18	28.18	48	1.57	16.97	21	-6.44	16.04	12	-2.73	18.16	16
Net loans and leases / Total deposits	61.16	72.79	24	75.35	79.43	37	91.10	90.31	47	94.31	90.08	61	97.01	90.14	72
Net loans and leases / Core deposits	65.37	78.25	26	82.09	88.34	41	103.11	103.93	56	113.87	105	71	106.56	105.65	60
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital	-0.55	0.12	18	0.47	1.57	35	0.05	0.72	22	0.12	-0.82	88	0.44	-0.31	87
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	-1.30	-0.25	20	4.08	4.31	57	1.37	1.36	56	-2.80	-1.98	29	-2	-0.77	18
Structured notes appreciation (depreciation) / Tier 1 capital	-	-0.02	-	-	0.02	-	0.03	0	85	-0.11	-0.05	19	-0.06	-0.08	18
Percent of Investment Securities															
Held-to-maturity securities	17.69	14.28	64	8.80	11.38	55	1.17	12.67	37	12.61	16.19	52	19.85	15.76	61
Available-for-sale securities	82.20	83.77	36	90.95	87.23	45	98.83	85.40	70	87.38	81.88	48	80.15	84.24	38
U.S. Treasury securities	0	6.70	21	0	4.72	16	13.48	6.15	76	0	6.99	14	0.77	6.96	43
US agency securities (excluding mortgage-backed securities)	6.90	4.12	74	12.50	4.01	82	5.82	3.49	75	7.50	4.02	79	9.39	4.42	81
Municipal securities	35.01	8.22	93	46.70	9.83	95	27.21	7.75	89	25.01	9.16	87	24.21	9.31	86
Mortgage-backed securities	52.22	66.54	28	37.11	66.64	11	52.59	67.43	25	67.20	65.45	47	65.51	65.34	45
Asset-backed securities	0	2.50	24	0	1.91	24	0	1.66	24	0	2.05	25	0	1.74	24
Other debt securities	5.75	3.08	79	3.44	3.01	68	0.70	2.94	48	0.28	2.79	42	0.01	2.57	22
Mutual funds and equity securities	0.11	0.29	48	0.25	0.35	63	0	0.40	28	0	0.42	26	0.12	0.51	41
Debt securities 1 year or less	6.74	7.78	60	2.54	10.55	21	19.70	11.86	78	10.41	11.91	58	12.77	11.79	60
Debt securities 1 to 5 years	3.07	18.25	13	4.66	17.03	26	4.68	17.94	28	6.90	19.18	32	10.42	18.80	42
Debt securities over 5 years	90.08	71.11	83	92.52	69.86	87	75.41	66.02	52	82.69	64.73	74	76.70	64.73	59
Pledged securities	44.83	32.26	69	52.65	35.67	71	51.90	30.57	79	44.68	33.30	65	66.68	34.58	86
Structured notes, fair value	0	0.11	40	0	0.02	42	1.14	0.03	94	0.69	0.04	94	0.90	0.03	94
Percent Change from Prior Like Quarter															
Short-term investments	-39.55	27.98	7	144.12	183.32	54	51.83	26.69	76	40.73	6.77	87	170.07	19.19	93
Investment securities	126.59	31.36	94	14.51	23.62	39	45.89	11.75	86	24.44	9.42	80	17.01	8.45	74
Core deposits	16.20	16.94	60	9.56	26.88	7	38.59	11.23	92	1.67	7.29	30	64.93	12.19	97
Noncore funding	-8.02	-14.79	60	-8.66	-12.18	55	-5.98	6.59	29	43	10.67	84	149.80	5.59	97

Derivatives and Off-Balance-Sheet Transactions

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
Loan commitments (reported semiannually, June/Dec)	4,090,555	3,027,441	4,626,719	4,016,334	3,651,288
Commit: Secured commercial real estate loans	1,487,580	851,994	2,104,356	1,938,596	1,733,670
Commit: Unsecured real estate loans	0	0	0	0	20,000
Credit card lines (reported semiannually, June/Dec)	685,301	671,488	634,788	560,863	564,592
Securities underwriting	0	0	0	0	0
Standby letters of credit	37,668	49,029	71,074	39,101	47,621
Commercial and similar letters of credit	0	0	0	0	0
Securities lent	0	0	0	0	0
Credit derivatives - notional amount (holding company as guarantor)	37,763	43,523	15,123	0	0
Credit derivatives - notional amount (holding company as beneficiary)	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-investment grade	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-noninvest grade	37,763	43,523	15,123	0	0
Derivative Contracts					
Interest rate futures and forward contracts	36,356	137,378	58,101	26,799	22,316
Written options contracts (interest rate)	0	0	0	0	4,472
Purchased options contracts (interest rate)	0	0	0	0	0
Interest rate swaps	1,642,128	826,822	836,789	561,314	459,991
Futures and forward foreign exchange	0	0	0	0	0
Written options contracts (foreign exchange)	0	0	0	0	0
Purchased options contracts (foreign exchange)	0	0	0	0	0
Foreign exchange rate swaps	0	0	0	0	0
Commodity and other futures and forward contracts	0	0	0	0	0
Written options contracts (commodity and other)	0	1,558	2,823	0	0
Purchased options contracts (commodity and other)	24	2,295	3,186	0	0
Commodity and other swaps	24,179	29,531	41,344	0	0

	BHC	Peer # 1	Pct												
Percent of Total Assets															
Loan commitments (reported semiannually, June/Dec)	16.53	22.78	33	13.54	22.01	19	21.76	23.52	53	24.27	24.05	59	24.24	24.03	58
Standby letters of credit	0.15	0.65	14	0.22	0.71	20	0.33	0.84	30	0.24	0.92	21	0.32	0.96	26
Commercial and similar letters of credit	0	0.02	20	0	0.02	20	0	0.02	17	0	0.02	17	0	0.03	14
Securities lent	0	0.10	41	0	0.18	40	0	0.40	39	0	0.62	39	0	0.75	39
Credit derivatives - notional amount (holding company as guarantor)	0.15	0.24	64	0.19	0.35	65	0.07	0.42	59	0	0.52	27	0	0.30	27
Credit derivatives - notional amount (holding company as beneficiary)	0	0.18	29	0	0.30	27	0	0.52	27	0	0.75	29	0	0.55	28
Credit derivative contracts w/ purchased credit protection-investment grade	0	0.18	34	0	0.25	34	0	0.30	33	0	0.52	32	0	0.19	34
Credit derivative contracts w/ purchased credit protection-noninvest grade	0.15	0.13	78	0.19	0.30	78	0.07	0.45	75	0	0.69	34	0	0.59	34
Derivative contracts	6.88	46.30	25	4.46	48.62	13	4.43	68.47	16	3.55	65.81	17	3.23	75.35	14
Interest rate contracts	6.78	32.46	26	4.31	34.36	16	4.21	47.31	15	3.55	43.84	18	3.23	53.66	16
Interest rate futures and forward contracts	0.15	3.25	41	0.61	6.21	45	0.27	10.67	41	0.16	11.40	38	0.15	13.82	38
Written options contracts (interest rate)	0	1.41	8	0	2.18	9	0	2.47	10	0	2.16	10	0.03	2.60	21
Purchased options contracts (interest rate)	0	1.31	23	0	1.46	22	0	2.65	22	0	2.32	23	0	2.37	21
Interest rate swaps	6.64	20.49	32	3.70	20.83	21	3.94	28.86	19	3.39	26.74	20	3.05	25.60	18
Foreign exchange contracts	0	6.30	26	0	6.01	25	0	10.12	22	0	10.92	21	0	9.40	18
Futures and forward foreign exchange contracts	0	3.78	27	0	3.47	25	0	5.23	23	0	5.22	23	0	4.53	19
Written options contracts (foreign exchange)	0	0.04	40	0	0.03	40	0	0.05	39	0	0.14	37	0	0.06	37
Purchased options contracts (foreign exchange)	0	0.04	40	0	0.04	40	0	0.08	39	0	0.13	37	0	0.06	37
Foreign exchange rate swaps	0	0.76	38	0	0.77	39	0	2.03	38	0	2.17	37	0	2.34	37
Equity, commodity, and other derivative contracts	0.10	0.92	74	0.15	1.86	71	0.22	3.32	71	0	4.08	31	0	3.81	28
Commodity and other futures and forward contracts	0	0.07	43	0	0.14	42	0	0.19	40	0	0.25	39	0	0.30	39
Written options contracts (commodity and other)	0	0.32	38	0.01	0.52	75	0.01	0.98	73	0	1.48	34	0	1.21	33
Purchased options contracts (commodity and other)	0	0.21	77	0.01	0.37	75	0.01	0.94	71	0	1.29	34	0	1.12	32
Commodity and other swaps	0.10	0.31	79	0.13	0.32	77	0.19	0.38	77	0	0.40	35	0	0.29	35
Percent of Average Loans and Leases															
Loan commitments (reported semiannually, June/Dec)	34.46	44.98	47	21.06	42.82	20	35.21	45.53	49	35.29	44.93	52	50.94	46.60	67

Derivative Instruments

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
Notional Amount					
Derivative contracts	1,702,687	997,584	942,243	588,113	486,779
Interest rate contracts	1,678,484	964,200	894,890	588,113	486,779
Foreign exchange contracts.....	0	0	0	0	0
Equity, commodity, and other contracts	24,203	33,384	47,353	0	0
Derivatives Position					
Futures and forwards	36,356	137,378	58,101	26,799	22,316
Written options	0	1,558	2,823	0	4,472
Exchange-traded.....	0	0	0	0	0
Over-the-counter.....	0	1,558	2,823	0	4,472
Purchased options	24	2,295	3,186	0	0
Exchange-traded.....	0	0	0	0	0
Over-the-counter.....	24	2,295	3,186	0	0
Swaps	1,666,307	856,353	878,133	561,314	459,991
Held for trading.....	0	0	0	0	0
Interest rate contracts	0	0	0	0	0
Foreign exchange contracts.....	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Non-traded.....	1,702,687	997,584	942,243	588,113	486,779
Interest rate contracts	1,678,484	964,200	894,890	588,113	486,779
Foreign exchange contracts.....	0	0	0	0	0
Equity, commodity, and other contracts	24,203	33,384	47,353	0	0
Derivative contracts (excluding futures and FX 14 days or less)	1,713,661	926,900	963,784	588,113	482,134
One year or less	75,687	26,724	148,992	26,799	22,144
Over 1 year to 5 years	175,276	194,388	147,800	172,318	165,036
Over 5 years	1,462,698	705,788	666,992	388,996	294,954
Gross negative fair value (absolute value)	19,460	40,738	14,455	5,667	3,082
Gross positive fair value.....	30,074	39,252	15,122	6,242	3,873
Held for trading.....	0	0	0	0	0
Non-traded.....	30,074	39,252	15,122	6,242	3,873
Current credit exposure on risk-based capital derivative contracts	30,074	39,252	15,122	6,242	3,873
Credit losses on derivative contracts	0	0	0	0	0
Past Due Derivative Instruments Fair Value					
30-89 days past due.....	0	0	0	0	0
90+ days past due	0	0	0	0	0

Derivatives Analysis

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
	BHC	Peer # 1	Pct												
Percent of Notional Amount															
Interest rate contracts	98.58	94.17	35	96.65	94.10	35	94.97	93.44	33	100	92.91	80	100	92.20	84
Foreign exchange contracts	0	3.47	25	0	3.49	25	0	3.20	22	0	3.39	21	0	3.53	18
Equity, commodity, and other contracts	1.42	1.14	80	3.35	1.17	80	5.03	1.64	80	0	1.93	30	0	1.94	28
Futures and forwards	2.14	11.16	39	13.77	14.05	61	6.17	13.49	45	4.56	12.78	41	4.58	13.23	38
Written options	0	6.28	6	0.16	8.18	15	0.30	5.91	18	0	6.60	7	0.92	6.68	25
Exchange-traded	0	0.12	42	0	0.14	40	0	0.15	42	0	0.23	39	0	0.27	38
Over-the-counter	0	5.96	6	0.16	7.73	16	0.30	5.10	20	0	5.49	8	0.92	5.27	28
Purchased options	0	3.27	40	0.23	3.42	43	0.34	4.42	45	0	4.19	18	0	4.73	16
Exchange-traded	0	0.12	41	0	0.15	40	0	0.28	39	0	0.32	37	0	0.33	36
Over-the-counter	0	2.87	42	0.23	2.86	49	0.34	3.35	48	0	3.20	20	0	3.32	17
Swaps	97.86	74.26	84	85.84	68.76	59	93.20	69.75	70	95.44	70.34	74	94.50	68.94	77
Held for trading	0	40.42	21	0	43.53	19	0	44.16	18	0	46.31	18	0	46.32	17
Interest rate contracts	0	34.15	21	0	36.62	19	0	37.24	18	0	38.40	18	0	37.84	17
Foreign exchange contracts	0	1.68	33	0	1.60	32	0	1.60	30	0	1.85	29	0	2.10	26
Equity, commodity, and other contracts	0	0.60	39	0	0.68	38	0	0.83	36	0	1.14	35	0	1.01	35
Non-traded	100	59.58	78	100	56.47	80	100	55.84	81	100	53.69	81	100	53.68	82
Interest rate contracts	98.58	56.71	65	96.65	53.82	67	94.97	52.22	69	100	50.60	88	100	51.23	89
Foreign exchange contracts	0	0.40	33	0	0.46	34	0	0.34	33	0	0.57	32	0	0.60	31
Equity, commodity, and other contracts	1.42	0.09	94	3.35	0.10	95	5.03	0.13	95	0	0.16	38	0	0.21	36
Derivative contracts (excluding futures and forex 14 days or less)	100.64	92.53	80	92.91	91.48	37	102.29	93.86	82	100	94.47	75	99.05	95.63	61
One year or less	4.45	27.56	22	2.68	32.05	14	15.81	32.17	41	4.56	32.51	22	4.55	31.96	15
Over 1 year to 5 years	10.29	27.01	23	19.49	27.06	41	15.69	30.45	35	29.30	31.16	47	33.90	31.85	51
Over 5 years	85.91	29.89	99	70.75	29.56	88	70.79	28.09	88	66.14	28.71	85	60.59	29.43	84
Gross negative fair value (absolute value)	1.14	0.98	61	4.08	1.55	92	1.53	0.83	81	0.96	0.72	70	0.63	0.69	44
Gross positive fair value	1.77	1.34	72	3.93	2.23	89	1.60	1.19	72	1.06	0.85	70	0.80	0.71	60
Percent of Tier 1 Capital															
Gross negative fair value, absolute value (X)	0.01	0.04	36	0.02	0.07	42	0.01	0.06	37	0	0.06	28	0	0.06	18
Gross positive fair value (X)	0.01	0.05	33	0.02	0.09	25	0.01	0.07	27	0	0.06	27	0	0.06	25
Held for trading (X)	0	0.04	22	0	0.07	19	0	0.06	18	0	0.05	19	0	0.05	18
Non-traded (X)	0.01	0.01	74	0.02	0.02	69	0.01	0.01	67	0	0.01	65	0	0.01	55
Current credit exposure (X)	0.01	0.04	40	0.02	0.06	34	0.01	0.05	33	0	0.04	37	0	0.04	32
Credit losses on derivative contracts	0	0	46	0	0	43	0	0	45	0	0	47	0	0	48
Past Due Derivative Instruments Fair Value															
30-89 days past due	0	0	47	0	0	46	0	0	47	0	0	47	0	0	46
90+ days past due	0	0	47	0	0	47	0	0	48	0	0	48	0	0	47
Other Ratios															
Current credit exposure / Risk-weighted assets	0.19	0.46	41	0.28	0.85	34	0.09	0.73	33	0.05	0.53	30	0.03	0.53	25

Allowance and Net Loan and Lease Losses

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
Change: Allowance for Loan and Lease Losses excluding ATTR					
Beginning balance	238,050	68,245	56,693	42,086	37,240
Gross losses	26,981	71,570	38,556	28,062	26,100
Write-downs, transfers to loans held-for-sale	0	0	0	0	0
Recoveries	12,022	7,511	6,868	4,522	4,353
Net losses	14,959	64,059	31,688	23,540	21,747
Provision for loan and lease losses	-31,209	82,487	43,240	38,147	26,393
Adjustments	13,450	151,377	0	0	200
Ending balance	205,332	238,050	68,245	56,693	42,086
Memo: Allocated transfer risk reserve (ATTR)	0	0	0	0	0

Analysis Ratios	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Provision for loan and lease losses / Average assets															
-0.13	-0.09	35	0.38	0.51	32	0.24	0.15	76	0.24	0.14	81	0.26	0.16	85	
-0.26	-0.16	32	0.57	0.82	33	0.33	0.24	73	0.34	0.24	78	0.37	0.28	79	
-208.63	-105.48	32	128.77	487.86	6	136.46	130.58	66	162.05	134.68	73	121.36	143.18	54	
1.71	1.23	87	1.85	1.58	73	0.47	0.83	19	0.48	0.90	16	0.39	0.98	9	
1.70	1.20	87	1.83	1.55	74	0.46	0.81	18	0.48	0.89	17	0.39	0.96	9	
13.73	21.39	57	3.72	11.58	17	2.15	8.03	18	2.41	7.54	15	1.94	8.39	12	
296.62	364.13	52	191.09	299.17	35	73.13	218.72	15	78.43	214.03	13	52.51	178.03	8	
295.13	287.08	66	191.94	244.34	43	73.37	151.73	22	78.20	160.51	21	50.27	136.22	11	
0.23	0.19	64	0.50	0.34	76	0.29	0.28	61	0.25	0.30	54	0.36	0.33	68	
0.10	0.08	70	0.05	0.07	44	0.05	0.08	42	0.04	0.09	29	0.06	0.09	38	
0.13	0.11	61	0.45	0.27	79	0.24	0.21	66	0.21	0.22	64	0.30	0.24	76	
0	0	43	0	0	44	0	0	40	0	0	39	0	0	37	
16.80	34.67	22	19.48	33.98	25	24.47	36.22	35	17.33	41.30	12	23.08	33.49	34	
20.14	39.72	49	6.28	22.91	29	10.91	24.40	42	12.92	21.75	47	8.34	19.67	31	
Net Loan and Lease Losses By Type															
Real estate loans															
0.06	0.02	83	0.14	0.04	83	0.03	0.01	72	0.08	0.02	88	0.11	0.02	90	
-0.01	-0.02	48	0.08	0.01	91	0.05	0.01	83	0.05	0.01	77	0.08	0.03	77	
0.03	-0.07	86	0.16	0.01	90	0.02	0.02	59	0.22	0.03	91	0.01	0.09	38	
-0.01	-0.01	41	0.07	0	89	0.05	0	90	0.04	0.01	77	0.08	0.02	85	
0.09	0.04	78	0.16	0.07	80	0.03	0.01	72	0.09	0.01	91	0.12	0.01	93	
-0.02	0	25	0.01	0	72	0.02	-0.01	83	0.10	-0.03	92	0.09	-0.02	92	
0	0	57	0	0	59	0	0	55	0	-0.01	86	0	0	62	
-0.02	0	23	0.01	0	73	0.02	-0.01	86	0.10	-0.02	94	0.09	-0.01	92	
0	0.01	17	0.39	0	99	0.01	0	85	0.20	0	96	0.06	-0.01	97	
0.13	0.05	83	0.18	0.11	77	0.03	0.02	70	0.07	0.02	81	0.14	0.03	90	
-0.07	0.01	2	0	0.02	7	0.02	0.01	80	0.07	0.01	89	0.13	0.01	95	
0.19	0.04	88	0.18	0.08	83	0.02	0.01	72	0	0.01	54	0.01	0.01	68	
0	0	87	0.09	0.02	86	0.01	0.01	78	0.02	0	80	0.15	0.01	90	
Commercial and industrial loans															
0.29	0.17	75	1.76	0.47	92	0.90	0.37	86	0.35	0.31	63	0.46	0.39	68	
1.13	0.71	78	1.71	1.13	77	1.66	1.17	72	2.02	1.16	80	0.88	1.25	47	
1.60	1.84	40	1.82	2.92	27	1.85	3.11	25	1.56	2.92	23	1.60	2.92	20	
0.05	0.02	82	0.15	0.19	74	-0.46	0.08	6	0.43	0.15	82	0.09	0.18	65	
0	0.10	32	0	0.15	25	0.09	0.15	55	0.05	0.14	51	0	0.15	23	

Past Due and Nonaccrual Assets

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017										
30+ Days Past Due and Nonaccrual Assets															
30–89 days past due loans and leases	13,810	29,758	36,517	22,889	42,780										
90+ days past due loans and leases	349	625	870	221	3,567										
Nonaccrual loans and leases	69,225	123,401	92,144	72,281	80,147										
Total past due and nonaccrual loans and leases	83,384	153,784	129,531	95,391	126,494										
Restructured 30–89 days past due	398	384	330	0	0										
Restructured 90+ days past due	0	0	0	0	0										
Restructured nonaccrual	2,650	4,376	899	2,846	10,229										
Total restructured loans and leases	3,048	4,760	1,229	2,846	10,229										
30–89 days past due loans held for sale	0	0	60	0	0										
90+ days past due loans held for sale	0	0	0	0	0										
Nonaccrual loans held for sale	0	0	0	0	0										
Total past due and nonaccrual loans held for sale	0	0	60	0	0										
Restructured loans and leases in compliance	3,890	2,754	3,535	6,369	7,107										
Other real estate owned	6,032	18,393	19,121	25,565	32,118										
Other Assets															
30–89 days past due	0	0	0	0	0										
90+ days past due	0	0	0	0	0										
Nonaccrual	0	1,176	1,174	0	0										
Total other assets past due and nonaccrual	0	1,176	1,174	0	0										
Percent of Loans and Leases															
30–89 days past due loans and leases	0.11	0.32	21	0.23	0.39	32	0.25	0.43	31	0.19	0.44	21	0.40	0.47	47
90+ days past due loans and leases	0	0.10	25	0	0.12	28	0.01	0.15	24	0	0.17	15	0.03	0.20	37
Nonaccrual loans and leases	0.57	0.46	72	0.95	0.66	79	0.62	0.51	68	0.62	0.54	66	0.74	0.63	65
90+ days past due and nonaccrual loans and leases	0.58	0.62	53	0.95	0.85	67	0.63	0.71	52	0.62	0.75	46	0.77	0.88	52
30–89 days past due restructured	0	0.01	58	0	0.01	51	0	0.01	38	0	0.02	12	0	0.02	13
90+ days past due restructured	0	0	30	0	0.01	29	0	0.01	29	0	0.01	26	0	0.01	25
Nonaccrual restructured	0.02	0.10	23	0.03	0.13	24	0.01	0.14	14	0.02	0.16	14	0.09	0.20	33
30–89 days past due loans held for sale	0	0	40	0	0	38	0	0	80	0	0	37	0	0	37
90+ days past due loans held for sale	0	0	41	0	0	41	0	0	42	0	0	43	0	0	42
Nonaccrual loans held for sale	0	0	40	0	0.01	38	0	0	40	0	0	38	0	0	37
Percent of Loans and Leases and Other Assets															
30+ Days Past Due and Nonaccrual															
30–89 days past due assets	0.11	0.32	21	0.23	0.40	32	0.25	0.43	31	0.19	0.44	21	0.40	0.47	47
90+ days past due assets	0	0.10	23	0	0.12	27	0.01	0.15	21	0	0.18	14	0.03	0.20	37
Nonaccrual assets	0.57	0.47	72	0.96	0.67	77	0.63	0.53	66	0.62	0.57	63	0.74	0.64	63
30+ days past due and nonaccrual assets	0.69	0.97	38	1.19	1.29	56	0.89	1.19	42	0.81	1.26	29	1.17	1.39	46
Percent of Total Assets															
90+ days past due and nonaccrual assets	0.28	0.36	44	0.56	0.52	62	0.44	0.44	57	0.44	0.48	51	0.56	0.54	59
90+ days past due and nonaccrual assets + other real estate owned	0.31	0.37	47	0.64	0.55	67	0.53	0.48	63	0.59	0.52	64	0.77	0.59	73
Restructured and Nonaccrual Loans and Leases															
+ OREO as Percent of:															
Total assets	0.32	0.41	46	0.65	0.60	60	0.54	0.53	57	0.63	0.60	55	0.79	0.72	57
Allowance for loan and lease losses	38.74	62.64	30	60.88	66.66	49	168.70	115.41	81	183.82	118.28	83	283.64	129.01	90
Equity capital + allowance for loan and lease losses	2.30	3.60	35	4.51	4.97	51	3.77	4.28	48	4.52	4.79	50	5.61	5.78	53
Tier 1 capital + allowance for loan and lease losses	3.38	4.30	42	6.83	6.05	65	6.14	5.65	62	7.35	6.16	65	9.61	7.35	74
Loans and leases + other real estate owned	0.66	0.71	56	1.11	0.97	65	0.78	0.85	50	0.89	0.96	48	1.10	1.15	49

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Past Due and Nonaccrual Loans and Leases

			12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
			BHC	Peer # 1	Pct												
30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type																	
Real estate	30–89 days past due.....		0.11	0.26	29	0.24	0.39	37	0.21	0.38	28	0.15	0.42	13	0.42	0.44	53
	90+ days past due		0	0.12	35	0	0.16	37	0.01	0.16	36	0	0.22	12	0.04	0.26	47
	Nonaccrual.....		0.54	0.52	61	0.60	0.76	46	0.44	0.46	53	0.45	0.57	44	0.69	0.69	60
Commercial and industrial	30–89 days past due.....		0.10	0.24	30	0.17	0.23	50	0.27	0.31	54	0.20	0.30	43	0.14	0.32	31
	90+ days past due		0	0.04	18	0	0.03	42	0	0.05	14	0	0.05	25	0	0.05	33
	Nonaccrual.....		0.93	0.57	79	2.52	0.75	96	1.61	0.83	84	1.31	0.76	81	0.92	0.93	52
Individuals	30–89 days past due.....		0.57	0.63	51	0.99	0.83	68	1.41	0.83	80	1.25	0.84	73	1.25	0.97	70
	90+ days past due		0.09	0.09	67	0.09	0.14	56	0.07	0.17	51	0.05	0.16	52	0.09	0.19	55
	Nonaccrual.....		0.26	0.17	74	0.48	0.28	78	0.47	0.17	86	0.63	0.23	86	1.01	0.24	90
Depository institution loans	30–89 days past due.....			0.01			0			0			0				0
	90+ days past due			0			0			0			0				0.05
	Nonaccrual.....			0			0			0			0				0
Agricultural	30–89 days past due.....		0	0.07	30	0.16	0.17	70	0.10	0.24	60	0.22	0.17	74	0.03	0.17	55
	90+ days past due		0	0	42	0	0	44	0	0	42	0	0	43	0	0	41
	Nonaccrual.....		0.09	0.70	57	0.15	0.49	53	0.27	0.67	60	0.80	0.75	70	1.43	0.96	76
Foreign governments	30–89 days past due.....			0.50			0			0.07			0.01				0
	90+ days past due			0			0			0			0				0
	Nonaccrual.....			0.15			0.09			0.03			0.06				0.06
Other loans and leases	30–89 days past due.....		0	0.12	16	0	0.18	15	0.09	0.20	50	0	0.17	28	0.01	0.20	28
	90+ days past due		0	0.01	34	0	0.01	33	0	0.01	30	0	0.01	31	0	0.02	25
	Nonaccrual.....		0	0.09	44	0	0.15	19	0.01	0.13	38	0	0.14	17	0	0.10	18

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Past Due and Nonaccrual Loans and Leases—Continued

		12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
		BHC	Peer # 1	Pct												
Memoranda																
1–4 family	30–89 days past due	0.44	0.46	55	0.96	0.65	80	0.60	0.67	58	0.48	0.71	39	0.69	0.74	51
	90+ days past due	0	0.24	46	0.01	0.33	44	0.02	0.31	44	0	0.46	14	0.01	0.49	31
	Nonaccrual	0.92	0.71	74	1.42	0.89	77	1.13	0.73	79	1.05	0.86	69	1.47	0.97	73
Revolving	30–89 days past due	0.60	0.28	87	0.69	0.48	72	1.14	0.45	93	0.57	0.50	57	0.48	0.61	44
	90+ days past due	0	0.02	35	0	0.03	30	0	0.05	24	0	0.05	25	0.01	0.07	50
	Nonaccrual	0.63	1.18	53	1.12	1.13	66	1.04	1	69	0.67	1.17	52	0.88	1.17	56
Closed-end	30–89 days past due	0.42	0.49	56	0.98	0.65	79	0.57	0.70	54	0.48	0.75	40	0.70	0.79	48
	90+ days past due	0.01	0.26	46	0.02	0.38	44	0.03	0.35	48	0	0.53	16	0.01	0.57	30
Junior lien	30–89 days past due	0.94	0.67	75	1.44	0.87	80	1.14	0.70	82	1.07	0.84	71	1.51	0.96	76
	Nonaccrual	0.01	0.01	55	0.03	0.02	76	0.04	0.02	74	0.03	0.03	69	0.03	0.03	57
	90+ days past due	0	0	36	0	0	64	0	0	29	0	0	24	0	0	63
	Nonaccrual	0.02	0.03	49	0.03	0.04	49	0.04	0.04	52	0.05	0.06	56	0.04	0.07	46
Commercial real estate	30–89 days past due	0.01	0.15	13	0.04	0.26	20	0.09	0.18	37	0.04	0.17	15	0.34	0.18	79
	90+ days past due	0	0.01	28	0	0.02	23	0	0.03	19	0	0.03	20	0.05	0.04	73
	Nonaccrual	0.43	0.38	62	0.32	0.62	33	0.24	0.23	63	0.27	0.28	56	0.42	0.34	66
Construction and development	30–89 days past due	0.01	0.17	39	0.06	0.28	40	0.11	0.28	50	0.03	0.21	31	0.23	0.23	63
	90+ days past due	0	0.01	38	0	0.01	35	0	0.02	33	0	0.02	31	0.02	0.03	61
	Nonaccrual	0.17	0.20	70	0.23	0.41	59	0.22	0.20	72	0.55	0.19	84	0.31	0.24	70
1–4 family	30–89 days past due	0	0.02	30	0.01	0.03	59	0.07	0.06	69	0	0.06	54	0.02	0.07	55
	90+ days past due	0	0	44	0	0	42	0	0	41	0	0	43	0	0	40
	Nonaccrual	0.11	0.01	92	0.03	0.03	73	0.03	0.02	77	0.01	0.02	63	0.01	0.03	58
Other	30–89 days past due	0.01	0.13	52	0.05	0.22	47	0.04	0.20	49	0.03	0.13	41	0.21	0.13	75
	90+ days past due	0	0	41	0	0	40	0	0.01	35	0	0.02	33	0.02	0.02	69
	Nonaccrual	0.06	0.16	60	0.20	0.35	64	0.19	0.17	72	0.54	0.15	89	0.30	0.18	75
Multifamily	30–89 days past due	0.02	0.07	61	0.05	0.09	56	0.29	0.08	87	0	0.10	18	0	0.07	21
	90+ days past due	0	0	46	0	0	45	0	0	41	0	0.01	39	0.01	0.01	75
	Nonaccrual	0.04	0.17	58	0.11	0.11	67	0.09	0.05	78	0.01	0.08	50	0.39	0.10	87
Nonfarm non-residential	30–89 days past due	0.01	0.13	22	0.03	0.23	20	0.06	0.14	29	0.04	0.17	18	0.42	0.17	88
	90+ days past due	0	0.01	31	0	0.02	26	0	0.03	22	0	0.03	21	0.06	0.04	75
	Nonaccrual	0.53	0.45	64	0.37	0.80	31	0.27	0.28	55	0.18	0.30	38	0.46	0.38	59
Owner Occupied	30–89 days past due	0.01	0.04	37	0	0.07	19	0.02	0.07	28	0.02	0.09	21	0.05	0.07	43
	90+ days past due	0	0	37	0	0	33	0	0.01	26	0	0.01	25	0.06	0.02	82
	Nonaccrual	0.13	0.17	48	0.15	0.27	33	0.16	0.16	56	0.14	0.17	50	0.20	0.21	51
Other	30–89 days past due	0	0.08	14	0.02	0.14	40	0.03	0.07	42	0.02	0.07	40	0.38	0.09	92
	90+ days past due	0	0	37	0	0.01	33	0	0.01	30	0	0.01	31	0	0.02	25
	Nonaccrual	0.40	0.23	76	0.22	0.44	41	0.11	0.10	60	0.04	0.13	34	0.26	0.14	75
Farmland	30–89 days past due	0.03	0.10	66	0.07	0.11	66	0.25	0.23	69	0.23	0.25	64	0.09	0.27	50
	90+ days past due	0	0	45	0	0	45	0	0.01	42	0	0.01	42	0	0.06	38
	Nonaccrual	0.31	0.69	57	1.58	1.13	73	0.41	0.84	50	0.33	1.23	52	0.98	1.07	61
Credit card	30–89 days past due	0.40	0.81	20	0.42	0.95	23	0.60	1.19	18	0.53	1.22	19	0.39	1.08	14
	90+ days past due	0.15	0.45	34	0.15	0.63	30	0.14	0.78	28	0.11	0.73	29	0.18	0.75	28
	Nonaccrual	0.23	0.10	79	0.18	0.05	84	0.20	0.11	78	0.15	0.09	78	0.09	0.08	77

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Regulatory Capital Components and Ratios

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017											
Common Equity Tier 1 Capital																
Common stock plus related surplus	2,166,116	2,015,157	2,118,418	1,598,867	1,586,954											
Retained earnings	1,207,728	1,032,436	848,848	674,941	514,874											
Accumulated other comprehensive income (AOCI)	-10,545	59,726	20,891	-27,374	-17,264											
Common equity tier 1 minority interest	0	0	0	0	0											
Common equity tier 1 capital before adjustments/deductions	3,363,299	3,107,319	2,988,157	2,246,434	2,084,564											
Common Equity Tier 1 Capital: Adjustments/Deductions																
Less: Goodwill, intangible assets, and deferred tax assets	1,226,686	1,163,798	1,160,079	912,428	900,434											
Accumulated other comprehensive income-related adjustments	-10,545	59,726	20,891	-27,374	-17,264											
Other deductions from common equity tier 1 capital	0	0	0	0	0											
Subtotal:	2,147,158	1,883,795	1,807,187	1,361,380	1,201,394											
Adjustments and deductions for common equity tier 1 capital	0	0	0	0	1,937											
Common equity tier 1 capital	2,147,158	1,883,795	1,807,187	1,361,380	1,199,457											
Additional Tier 1 Capital																
Additional tier 1 capital instruments and related surplus	0	767	767	0	0											
Non-qualifying capital instruments	0	0	0	0	0											
Tier 1 minority interest not included in common equity tier 1 capital	0	0	0	0	0											
Additional tier 1 capital before deductions	0	767	767	0	0											
Less: Additional tier 1 capital deductions	0	0	0	0	1,937											
Additional tier 1 capital	0	767	767	0	0											
Tier 1 Capital	2,147,158	1,884,562	1,807,954	1,361,380	1,199,457											
Tier 2 Capital																
Tier 2 capital instruments and related surplus	384,131	382,874	388,260	353,950	140,565											
Non-qualifying capital instruments	0	0	0	0	0											
Total capital minority interest not included in tier 1 capital	0	0	0	0	0											
Allowance for loan and lease losses in tier 2 capital	71,853	89,546	76,644	63,608	48,946											
Exited advanced approach eligible credit reserves																
Unrealized gains on AFS preferred stock classified as equity					2											
Tier 2 capital before deductions	455,984	472,420	464,904	417,558	189,513											
Exited advanced approach tier 2 capital before deductions																
Less: Tier 2 capital deductions	0	0	0	0	0											
Tier 2 capital	455,984	472,420	464,904	417,558	189,513											
Exited advanced approach tier 2 capital																
Total capital	2,603,142	2,356,982	2,272,858	1,778,938	1,388,970											
Exited advanced approach total capital																
Total Assets for Capital Ratios																
Average total consolidated assets, adjusted	24,812,480	21,983,524	20,041,890	16,357,753	13,897,778											
Less: Deductions from common equity tier 1 capital	1,226,686	1,163,798	1,160,079	912,428	904,308											
Less: Other deductions	-62,107	54,600	29,013	-66,717	-23,008											
Total assets for leverage ratio	23,647,901	20,765,126	18,852,798	15,512,042	13,016,478											
Total risk-weighted assets	15,551,773	14,048,609	16,554,081	13,326,832	12,294,885											
Exited advanced approach total RWA																
Capital Ratios																
Common equity tier 1 capital, column A	13.81	12.37	75	13.41	12.35	72	10.92	12.11	30	10.22	12.09	22	9.76	12.16	13	
Common equity tier 1 capital, column B	0	0.29	46	0	0.30	46	0	0.29	46	0	0.52	45	0	0.44	45	
Tier 1 capital, column A	13.81	13.11	67	13.41	13.08	61	10.92	12.78	22	10.22	12.85	8	9.76	12.95	5	
Tier 1 capital, column B	0	0.34	46	0	0.34	46	0	0.34	46	0	0.60	45	0	0.51	45	
Total capital, column A	16.74	14.91	80	16.78	15.23	78	13.73	14.36	48	13.35	14.45	36	11.30	14.63	3	
Total capital, column B	0	0.37	46	0	0.39	46	0	0.38	46	0	0.67	45	0	0.57	45	
Tier 1 leverage	9.08	8.98	58	9.08	9.13	50	9.59	9.76	52	8.78	9.71	19	9.21	9.53	40	
Supplementary leverage ratio, advanced approaches HCs		6.71			8.72			7.41			7.31			6.58		

Insurance and Broker-Dealer Activities

Dollar Amount in Thousands	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017			Percent Change		
																1-Year	5-Year	
Insurance Activities																		
Total insurance underwriting assets		8,584			9,470			8,371			11,153			3,912		-9.36	95.18	
Total property and casualty assets		8,584			9,470			8,371			11,153			3,912		-9.36	95.18	
Reinsurance recoverables (P/C)																		
Total life and health assets		0			0			0			0			0				
Reinsurance recoverables (L/H)		0			0			0			0			0				
Separate account assets (L/H)		0			0			0			0			0				
Total insurance underwriting equity		6,375			8,392			7,202			8,767			2,101		-24.03	87.28	
Total property and casualty equity		6,375			8,392			7,202			8,767			2,101		-24.03	87.28	
Total life and health equity		0			0			0			0			0				
Total insurance underwriting net income		2,638			2,109			1,434			2,194			200		25.08	179.45	
Total property and casualty		2,638			2,109			1,434			2,194			200		25.08	179.45	
Total life and health		0			0			0			0			0				
Claims and claims adjusted expense reserves (P/C)		0			0			0			0			0				
Unearned premiums (P/C)		0			0			0			0			0				
Policyholder benefit and contractholder funds (L/H)		0			0			0			0			0				
Separate account liabilities (L/H)		0			0			0			0			0				
Insurance activities revenue		2,502			2,003			1,810			2,837			5,990		24.91	-51.00	
Other insurance activities income		2,472			1,961			1,772			2,790			5,931		26.06	-50.94	
Insurance and reinsurance underwriting income		30			42			38			47			59		-28.57	-55.22	
Premiums		30			42			38			47			59		-28.57	-55.22	
Credit related insurance underwriting		0			0			0			0			0				
Other insurance underwriting		30			42			38			47			59		-28.57	-55.22	
Insurance benefits, losses, expenses		21			41			92			37			69		-48.78	-79.00	
Net assets of insurance underwriting subsidiaries		0			0			0			0			0				
Life insurance assets		445,306			255,630			254,102			193,170			185,985		74.20	221.24	
Analysis Ratios																		
	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017					
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct												
Insurance underwriting assets / Consolidated assets	0.03	0	93	0.04	0	93	0.04	0.01	91	0.07	0.01	91	0.03	0.01	85			
Insurance underwriting assets (P/C) / Total insurance underwriting assets	100	53.11	76	100	53.67	76	100	51.47	79	100	56.12	78	100	52.23	81			
Insurance underwriting assets (L/H) / Total insurance underwriting assets	0	46.89	24	0	46.33	23	0	48.53	20	0	43.88	21	0	47.77	18			
Separate account assets (L/H) / Total life assets		13.40			11.24			7.26			8.53				2.52			
Insurance activities revenue / Adjusted operating income	0.31	0.36	68	0.23	0.41	67	0.24	0.47	66	0.40	0.47	71	1.18	0.55	79			
Premium income / Insurance activities revenue	1.20	2.76	86	2.10	2.84	84	2.10	7.32	79	1.66	4.86	77	0.98	4.64	74			
Credit related premium income / Total premium income	0	32.99	34	0	38.23	29	0	34.91	29	0	44.54	25	0	43.04	25			
Other premium income / Total premium income	100	67.01	65	100	61.77	70	100	65.09	70	100	55.46	75	100	56.96	74			
Insurance underwriting net income / Consolidated net income	0.97	0.02	95	0.83	0.03	94	0.60	0.08	90	1.02	0.08	93	0.22	0.04	89			
Insurance net income (P/C) / Equity (P/C)	41.38	23.22	76	25.13	15.59	78	19.91	19.86	71	25.03	15.64	73	9.52	5.74	78			
Insurance net income (L/H) / Equity (L/H)		4.49			3.62			5.13							-2.99			
Insurance benefits, losses, expenses / Insurance premiums	70	927.51	52	97.62	447.82	54	242.11	233.61	74	78.72	160.49	34	116.95	127.33	74			
Reinsurance recovery (P/C) / Total assets (P/C)	0	0.07	47	0	0.07	47	0	0.15	42	0	0.17	43	0	0.48	36			
Reinsurance recovery (L/H) / Total assets (L/H)		0			0			0.15			2.31			0				
Net assets of insurance underwriting subsidiaries / Consolidated assets	0	0	44	0	0	44	0	0	42	0	0	42	0	0	41			
Life insurance assets / Tier 1 capital + allowance for loan and lease losses	18.93	12	77	12.04	11.03	51	13.54	11.51	57	13.62	10.22	60	14.98	9.84	67			
Broker-Dealer Activities																		
Net assets of broker-dealer subsidiaries (\$000)		0			0			0			0			0		0		
Net assets of broker-dealer subsidiaries / Consolidated assets	0	0.46	37	0	0.75	37	0	1.39	34	0	1.79	34	0	1.54	32			

Foreign Activities

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
Foreign Activities					
Total foreign loans and leases	0	0	0	0	0
Real estate loans.....	0	0	0	0	0
Commercial and industrial loans	0	0	0	0	0
Loans to depository institutions and other banks acceptances	0	0	0	0	0
Loans to foreign governments and institutions	0	0	0	0	0
Loans to individuals	0	0	0	0	0
Agricultural loans.....	0	0	0	0	0
Other foreign loans.....	0	0	0	0	0
Lease financing receivables.....	0	0	0	0	0
Debt securities	0	0	0	0	0
Interest-bearing bank balances	0	0	0	0	0
Total selected foreign assets	0	0	0	0	0
Total foreign deposits	0	0	0	0	0
Interest-bearing deposits	0	0	0	0	0
Non-interest-bearing deposits.....	0	0	0	0	0

	BHC	Peer # 1	Pct												
Analysis Ratios															
Yield: Foreign loans		0.66			0.87			1.25			1.17			1.08	
Cost: Interest-bearing deposits.....		0.14			0.42			1.19			0.97			0.51	
Net Losses as a Percent of Foreign Loans by Type															
Real estate loans		0.20			5.18			27.03			27.29			67.99	
Commercial and industrial loans		0.79			0.64			0.29			1.53			2.12	
Foreign governments and institutions		0			0			0			0			0	
Growth Rates															
Net loans and leases.....		6.83			-2.40			22.48			7.24			21.19	
Total selected assets.....		9.48			2.04			12.40			3.24			21.86	
Deposits		0.73			3.46			10.36			5			-0.77	

Servicing, Securitization and Asset Sale Activities—Part 1

	Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017	Percent Change	
		1-Year	5-Year					
Activity								
Securitization activities.....		0	0	0	0	0	0	
1–4 family residential loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and industrial loans		0	0	0	0	0	0	
All other loans and leases.....		0	0	0	0	0	0	
Retained credit exposure.....		0	0	0	0	0	0	
1–4 family residential loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and industrial loans		0	0	0	0	0	0	
All other loans and leases.....		0	0	0	0	0	0	
Unused commitments to provide liquidity (servicer advance).....		0	0	0	0	0	0	
Seller's interest carried as securities and loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Commercial and industrial loans		0	0	0	0	0	0	
Asset-backed commercial paper conduits.....		0	0	0	0	0	0	
Credit exposure from credit enhancements provided to conduit structures		0	0	0	0	0	0	
Liquidity commitments provided to conduit structures		0	0	0	0	0	0	
Activity as a Percent of Total Assets								
Securitization activities.....		0	0	0	0	0	0	
1–4 family residential loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and Industrial loans		0	0	0	0	0	0	
All other loans and leases.....		0	0	0	0	0	0	
Asset-backed commercial paper conduits.....		0	0	0	0	0	0	
Credit exposure from credit enhancements provided to conduit structures		0	0	0	0	0	0	
Liquidity commitments provided to conduit structures		0	0	0	0	0	0	
Percent of Total Managed Assets (On balance-sheet loans and securitized loans)								
1–4 family residential loans								
Home equity lines								
Credit card receivables.....								
Auto loans and other consumer loans.....								
Commercial and industrial loans								
All other loans and leases.....								

Servicing, Securitization and Asset Sale Activities—Part 2

	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017		
	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017	Percent Change	
	Dollar Amount in Thousands					1-Year	5-Year
Percent of Total Securitization Activities by Type							
Retained credit exposure.....							
1–4 family residential loans.....							
Home equity lines.....							
Credit card receivables.....							
Auto loans.....							
Commercial and industrial loans.....							
All other loans and leases.....							
Unused commitments to provide liquidity (servicer advance).....							
Seller's interest carried as securities and loans							
Home equity lines.....							
Credit card receivables.....							
Commercial and industrial loans							
Percent of Tier 1 Capital							
Total retained credit exposure.....	0	0	0	0	0		
Total retained credit exposure and asset sale credit exposure	0	0	0	0	0.03		
30–89 Days Past Due Securitized Assets							
1–4 family residential loans	0	0	0	0	0		
Home equity lines.....	0	0	0	0	0		
Credit card receivables.....	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commcial and industrial loans	0	0	0	0	0		
All other loans and leases.....	0	0	0	0	0		
Total 30–89 days past due securitized assets.....	0	0	0	0	0		
90+ Days Past Due Securitized Assets							
1–4 family residential loans	0	0	0	0	0		
Home equity lines.....	0	0	0	0	0		
Credit card receivables.....	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases.....	0	0	0	0	0		
Total 90+ days past due securitized assets	0	0	0	0	0		
Total past due securitized assets.....	0	0	0	0	0		
Net Losses on Securitized Assets							
1–4 family residential loans	0	0	0	0	0		
Home equity lines.....	0	0	0	0	0		
Credit card receivables.....	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases.....	0	0	0	0	0		
Total net losses on securitized assets.....	0	0	0	0	0		

Servicing, Securitization and Asset Sale Activities—Part 3

	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
30–89 Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total 30–89 days past due securitized assets					
90+ Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans and other consumer loans					
Commercial and industrial loans					
All other loans and leases					
Total 90+ days past due securitized assets					
Total past due securitized assets percent of securitized assets					
Net Loss on Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total net losses on securitized assets					
30–89 Days Past Due Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 30–89 days					
90+ Days Past Due Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 90+ days					
Total Past Due Managed Assets					
Net Losses on Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Net Losses on Managed Assets Percent of Total Managed Assets					

Parent Company Income Statement

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017	Percent Change	
						1-Year	5-Year
Operating Income							
Income from bank subsidiaries	226,022	310,509	65,080	146,167	71,380	-27.21	173.72
Dividends	225,835	310,318	64,893	145,980	67,607	-27.22	179.81
Interest	0	0	0	0	0		
Management and service fees	0	0	0	0	3,590		-100.00
Other income	187	191	187	187	183	-2.09	3.89
Income from nonbank subsidiaries	1,506	973	3,042	109	1,575	54.78	-50.67
Dividends	1,506	973	3,042	109	1,575	54.78	-50.67
Interest	0	0	0	0	0		
Management and service fees	0	0	0	0	0		
Other income	0	0	0	0	0		
Income from subsidiary holding companies							
Dividends							
Interest							
Management and service fees							
Other income							
Total income from subsidiaries	227,528	311,482	68,122	146,276	72,955	-26.95	165.72
Securities gains (losses)	0	0	0	0	0		
Other operating income	862	534	13,478	705	262	61.42	57.59
Total operating income	228,390	312,016	81,600	146,981	73,217	-26.80	165.03
Operating Expenses							
Personnel expenses	15,202	10,153	9,760	10,345	17,097	49.73	34.95
Interest expense	17,794	17,916	17,084	14,001	2,850	-0.68	667.64
Other expenses	11,852	9,136	13,799	8,711	12,282	29.73	40.98
Provision for loan and lease losses	0	0	0	0	4		
Total operating expenses	44,848	37,205	40,643	33,057	32,233	20.54	103.95
Income (loss) before taxes	183,542	274,811	40,957	113,924	40,984	-33.21	185.96
Applicable income taxes (credit)	-11,315	-9,438	-5,680	-10,732	-12,311		
Extraordinary items					0		
Income before undistributed income of subsidiaries	194,857	284,249	46,637	124,656	53,295	-31.45	171.61
Equity in undistributed income of subsidiaries	76,299	-29,345	191,530	91,057	39,645		204.32
Bank subsidiaries	75,278	-30,005	193,522	89,567	40,944		177.49
Nonbank subsidiaries	1,021	660	-1,992	1,490	-1,299	54.70	
Subsidiary holding companies	0	0	0	0	0		
Net income (loss)	271,156	254,904	238,167	215,713	92,940	6.38	180.08
Memoranda							
Bank net income	301,113	280,313	258,415	235,547	108,551	7.42	179.23
Nonbank net income	2,527	1,633	1,050	1,599	276	54.75	153.46
Subsidiary holding companies' net income	0	0	0	0	0		

Parent Company Balance Sheet

	Dollar Amount in Thousands	12/31/2021	% of	12/31/2020	% of	12/31/2019	% of	12/31/2018	12/31/2017	Percent Change	
			Total		Total		Assets			1-Year	5-Year
			Assets		Assets						
Assets											
Investment in bank subsidiaries		3,468,471	93.65	3,189,929	93.22	3,281,276	95.55	2,379,451	2,293,904	8.73	199.59
Common and preferred stock		3,423,919	92.44	3,146,076	91.94	3,265,363	95.09	2,364,100	2,282,525	8.83	201.47
Excess cost over fair value		0	0	0	0	0	0	0	0	0	
Loans, advances, notes, and bonds		0	0	0	0	0	0	0	0	0	
Other receivables		44,552	1.20	43,853	1.28	15,913	0.46	15,351	11,379	1.59	102.51
Investment in nonbank subsidiaries		20,704	0.56	19,714	0.58	3,861	0.11	4,770	5,958	5.02	252.71
Common and preferred stock		20,704	0.56	19,714	0.58	3,861	0.11	4,770	5,958	5.02	252.71
Excess cost over fair value		0	0	0	0	0	0	0	0	0	
Loans, advances, notes, and bonds		0	0	0	0	0	0	0	0	0	
Other receivables		0	0	0	0	0	0	0	0	0	
Investment in subsidiary holding companies		0	0	0	0	0	0	0	0	0	
Common and preferred stock		0	0	0	0	0	0	0	0	0	
Excess cost over fair value		0	0	0	0	0	0	0	0	0	
Loans, advances, notes, and bonds		0	0	0	0	0	0	0	0	0	
Other receivables		0	0	0	0	0	0	0	0	0	
Assets Excluding Investment in Subsidiaries											
Net loans and leases		2,610	0.07	471	0.01	657	0.02	774	993	454.14	141.00
Securities		0	0	0	0	0	0	0	0	-100.00	
Securities purchased (reverse repos)		0	0	0	0	0	0	0	0	0	
Cash and due from affiliated depository institution		175,455	4.74	171,829	5.02	103,815	3.02	218,398	17,685	2.11	90.24
Cash and due from unrelated depository institution		256	0.01	255	0.01	253	0.01	665	1,416	0.39	-75.34
Premises, furnishings, fixtures and equipment		23,839	0.64	25,562	0.75	27,351	0.80	5,804	10,369	-6.74	106.68
Intangible assets		133	0	133	0	133	0	133	133	0.00	0.00
Other assets		12,282	0.33	14,096	0.41	16,568	0.48	17,471	22,795	-12.87	104.97
Balance due from subsidiaries and related institutions		0	0	0	0	0	0	0	0		
Total assets		3,703,750	100.00	3,421,989	100.00	3,433,914	100.00	2,627,466	2,353,253	8.23	190.34
Liabilities and Capital											
Deposits		0	0	0	0	0	0	0	0		
Securities sold (repos)		0	0	0	0	0	0	0	0		
Commercial paper		0	0	0	0	0	0	0	0		
Other borrowings 1 year or less		0	0	0	0	0	0	0	75,000		
Borrowings with maturity over 1 year		22,421	0.61	23,985	0.70	25,500	0.74	0	43,382	-6.52	-53.22
Subordinated notes and debentures		328,439	8.87	327,357	9.57	326,992	9.52	326,628	18,399	0.33	
Other liabilities		48,357	1.31	38,474	1.12	31,230	0.91	27,082	9,742	25.69	198.37
Balance due to subsidiaries and related institutions		55,692	1.50	55,517	1.62	61,268	1.78	27,322	122,166	0.32	-7.79
Total liabilities		454,909	12.28	445,333	13.01	444,990	12.96	381,032	268,689	2.15	265.29
Equity Capital		3,248,841	87.72	2,976,656	86.99	2,988,924	87.04	2,246,434	2,084,564	9.14	182.24
Perpetual preferred stock (income surplus)		0	0	767	0.02	767	0.02	0	0	-100.00	
Common stock		1,127	0.03	1,081	0.03	1,136	0.03	923	460	4.26	260.06
Common surplus		2,164,989	58.45	2,014,076	58.86	2,117,282	61.66	1,597,944	1,586,494	7.49	204.08
Retained earnings		1,093,270	29.52	901,006	26.33	848,848	24.72	674,941	514,874	21.34	140.79
Accumulated other comprehensive income		-10,545	-0.28	59,726	1.75	20,891	0.61	-27,374	-17,264		
Other equity capital components		0	0	0	0	0	0	0	0		
Total liabilities and equity capital		3,703,750	100.00	3,421,989	100.00	3,433,914	100.00	2,627,466	2,353,253	8.23	190.34
Memoranda											
Loans and advances from bank subsidiaries		0	0	0	0	0	0	0	0		
Loans and advances from nonbank subsidiaries		55,692	1.50	55,517	1.62	61,268	1.78	27,322	122,166	0.32	-7.79
Notes payable to subsidiaries that issued TPS		55,692	1.50	55,517	1.62	61,268	1.78	27,322	122,166	0.32	-7.79
Loans and advances from subsidiary holding companies		0	0	0	0	0	0	0	0		
Subordinated and long-term debt 1 year or less		0	0	0	0	0	0	0	0		
Guaranteed loans to banks, nonbanks, and holding companies		0	0	0	0	0	0	0	0		

Parent Company Analysis—Part 1

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
	BHC	Peer # 1	Pct												
Profitability															
Net income / Average equity capital	8.83	11.94	22	8.75	7.29	67	9.93	9.68	55	10	10.40	45	6.68	7.61	39
Bank net income / Average equity investment in banks	9.46	11.80	32	8.92	7.45	64	9.55	10.51	47	10.22	11.19	45	7.72	8.74	47
Nonbank net income / Average equity investment in nonbanks	12.18	13.12	61	17.25	9.75	74	24.99	7.89	86	29.29	7.10	95	4.79	4.73	51
Subsidiary HCs net income / Average equity investment in sub HCs	10.11			7.01			8.55			8.78			6.82		
Bank net income / Parent net income	111.05	96.79	93	109.97	88.16	81	108.50	82.22	82	109.19	82.56	84	116.80	80.64	88
Nonbank net income / Parent net income	0.93	3.40	52	0.64	3.59	47	0.44	5.93	43	0.74	3.78	50	0.30	7.76	44
Subsidiary holding companies' net income / Parent net income		65.35			68.34			74			72.48				82.97
Leverage															
Total liabilities / Equity capital	14	16.81	55	14.96	20.06	57	14.89	20.43	61	16.96	20.88	63	12.89	19.94	54
Total debt / Equity capital	10.80	11.71	61	11.80	14.41	61	11.79	14.31	64	14.54	14.69	68	6.56	13.95	48
Total debt + notes payable to subs that issued TPS / Equity capital	12.51	13.63	56	13.67	16.67	57	13.84	16.36	64	15.76	17.10	65	12.42	16.10	58
Total debt + Loans guaranteed for affiliate / Equity capital	10.80	11.77	61	11.80	14.68	59	11.79	14.56	63	14.54	15.14	67	6.56	14.35	48
Total debt / Equity capital – excess over fair value	10.80	11.81	61	11.80	14.52	61	11.79	14.51	64	14.54	14.81	68	6.56	14.10	48
Long-term debt / Equity capital	10.80	10.95	61	11.80	13.56	61	11.79	13.04	64	14.54	13.37	69	2.96	12.69	39
Short-term debt / Equity capital	0	0.57	38	0	0.77	38	0	1.02	36	0	1.14	37	3.60	1.07	86
Current portion of long-term debt / Equity capital	0	0.06	41	0	0.06	40	0	0.05	40	0	0.14	39	0	0.27	40
Excess cost over fair value / Equity capital	0	0.05	41	0	0.08	39	0	0.12	38	0	0.12	39	0	0.17	38
Long-term debt / Consolidated long-term debt	19.93	39.86	31	20.11	34.67	34	76.60	28.44	90	88.60	28.63	94	30.69	26.93	59
Double Leverage															
Equity investment in subs / Equity capital	106.03	103.22	70	106.35	102.81	72	109.38	103.22	80	105.45	103.10	66	109.78	102.10	84
Total investment in subs / Equity capital	107.40	108.40	65	107.83	110.16	65	109.91	111.07	66	106.13	112.48	51	110.33	111.30	66
Equity investment in subs / Equity cap, Qual TPS + other PS in T1															
Total investment in subs / Equity cap, Qual TPS + other PS in T1															
Double Leverage Payback															
Equity investment in subs – equity cap / Net income (X)	0.72	0.29	77	0.74	0.47	65	1.18	0.36	85	0.57	0.35	65	2.19	0.52	85
Equity investment in subs – equity cap / Net income-div (X)	1.02	1.05	63	1.05	1.82	42	1.61	1.22	69	0.76	1.22	43	3.53	2.64	71
Coverage Analysis															
Operating income-tax + noncash / Operating expenses + dividends	195.19	152.85	69	289.03	136.59	92	84.76	177.68	15	178.79	162.34	57	128.75	141.81	51
Cash from ops + noncash items + op expense / Op expense + dividend	219.46	154.48	74	286.62	147.24	91	95.80	190.27	14	223.44	174.91	74	149.46	148.20	58
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	104.35	98.54	59	158.54	134.08	71	11.72	116.34	6	181.71	103.19	89	45.90	92.33	22
Pretax operating income + interest expense / Interest expense	1,131.48	1,835.33	43	1,633.89	2,016.32	65	339.74	1,968.54	20	913.68	2,898.75	44	1,538.04	1,909.25	72
Pretax op inc + interest expense + trust pref / Interest expense + trust pref	1,065.45	1,770.77	46	1,506.91	1,539.23	71	322.31	1,632.83	16	756.13	1,369.37	35	797.72	1,547.94	42
Dividends + interest from subsidiaries / Interest expense + dividends	235.13	174.12	71	336.31	150.43	90	83.52	210.80	10	209.76	188.90	60	182.22	172.51	60
Fees + other income from subsidiaries / Salary + other expenses	0.69	11.92	65	0.99	13.95	63	0.79	16.52	59	0.98	16.08	62	12.84	16.39	64
Net income / Current part of long-term debt + preferred dividends (X)	5,769.28	47.61	98	4,902	35.64	98	702.56	57.11	96		33.93				24.63
Other Ratios															
Net assets that reprice within 1 year / Total assets	4.74	3.44	64	5.03	3.85	65	3.03	2.64	61	8.34	2.61	81	-2.38	3.24	12
Past Due and Nonaccrual as a Percent of Loans and Leases															
90+ days past due	0	0.17	46	0	0.10	46	0	0.04	43	0	0.24	47	0	0.10	44
Nonaccrual	0	0.92	42	0	1.03	40	0	0.54	40	0	6.54	38	0	7.38	36
Total	0	1.09	39	0	1.13	37	0	0.58	34	0	6.78	36	0	7.48	34
Guaranteed Loans as a Percent of Equity Capital															
To bank subsidiaries	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
To nonbank subsidiaries	0	0.02	46	0	0.05	46	0	0.10	46	0	0.24	44	0	0.17	45
To subsidiary holding companies	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
Total	0	0.02	46	0	0.05	46	0	0.10	46	0	0.25	44	0	0.17	45
As a Percent of Consolidated Holding Company Assets															
Nonbank assets of nonbank subsidiaries	0.32	1.76	65	0.34	2.66	65	0.31	5.62	57	0.20	5.50	51	0.84	5.68	66
Combined thrift assets (reported only by bank holding companies)	0	0	50	0	0	49	0	0	50	0	0	50	0	0	50
Combined foreign nonbank subsidiary assets	0	0.06	40	0	0.08	38	0	0.19	36	0	0.21	36	0	0.13	35

Parent Company Analysis—Part 2

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
	BHC	Peer # 1	Pct												
Payout Ratios — Parent															
Dividends declared / Income before undistributed income.....	40.49	66.37	31	26.26	81.10	13	137.79	57.84	91	44.64	57.26	40	65.89	68.72	52
Dividends declared / Net income	29.09	28.27	54	29.28	42.29	34	26.98	33.08	34	25.80	27.33	35	37.78	31.29	58
Net income – dividends / Average equity.....	6.26	8.62	32	6.19	4.14	76	7.25	6.46	61	7.42	7.33	50	4.16	5.03	39
Percent of Dividends Paid															
Dividends from bank subsidiaries	286.26	155.92	80	415.73	132.17	92	100.99	178.13	27	262.34	157.73	79	192.52	130.71	71
Dividends from nonbank subsidiaries	1.91	4.90	65	1.30	3.41	67	4.73	7.53	67	0.20	7.13	55	4.49	12.57	71
Dividends from subsidiary holding companies.....	0	5.91	45	0	4.85	44	0	21.40	42	0	16.86	42	0	18.99	42
Dividends from all subsidiaries	288.17	203.53	76	417.03	174.85	89	105.72	260.40	17	262.53	215.26	72	197.01	196.35	60
Payout Ratios — Subsidiaries:															
Percent of Bank Net Income															
Dividends from bank subsidiaries	75	45.96	76	110.70	60.28	90	25.11	66.55	17	61.97	60.71	55	62.28	59	52
Interest income from bank subsidiaries.....	0	0.11	24	0	0.36	20	0	0.54	18	0	0.52	18	0	0.76	17
Management and service fees from bank subsidiaries	0	0.88	38	0	1.47	37	0	1.55	36	0	1.88	36	3.31	2.98	76
Other income from bank subsidiaries.....	0.06	0	93	0.07	0	94	0.07	0	94	0.08	0	94	0.17	0.01	92
Operating income from bank subsidiaries	75.06	51.33	73	110.77	62.88	84	25.18	69.36	16	62.05	63.43	53	65.76	62.82	51
Percent of Nonbank Net Income															
Dividends from nonbank subsidiaries	59.60	62.63	50	59.58	56.39	53	289.71	82.95	89	6.82	51.40	39	570.65	102.35	89
Interest income from nonbank subsidiaries.....	0	2.44	31	0	7.38	32	0	20.25	26	0	18.56	24	0	8.11	24
Management and service fees from nonbank subsidiaries	0	0.37	40	0	0.86	39	0	1.92	38	0	2.96	38	0	0.85	36
Other income from nonbank subsidiaries.....	0	0.07	45	0	0.16	46	0	1.06	43	0	0.15	48	0	0.81	43
Operating income from nonbank subsidiaries	59.60	87.22	46	59.58	79.84	45	289.71	150.41	80	6.82	99.33	22	570.65	165.35	86
Percent of Subsidiary Holding Companies' Net Income															
Dividends from subsidiary holding companies.....		38.10			43.51			61.23			48.56			59.89	
Interest income from subsidiary holding companies		5.26			8.40			6.54			3.95			2.71	
Management and service fees from subsidiary holding companies.....		0.73			0.44			0.36			0.43			0.56	
Other income from subsidiary holding companies.....		-0.40			0.01			0.29			0.01			0	
Operating income from subsidiary holding companies.....		58.37			55.20			76.49			61.19			64.33	
Dependence on Subsidiaries:															
Percent of Total Operating Income															
Dividends from bank subsidiaries	98.88	74.16	66	99.46	69.76	77	79.53	67.32	36	99.32	65.18	77	92.34	59.17	65
Interest income from bank subsidiaries.....	0	0.23	23	0	0.63	20	0	0.80	18	0	0.92	18	0	0.94	17
Management and service fees from bank subsidiaries	0	1.44	37	0	1.87	37	0	1.81	36	0	2.01	37	4.90	2.17	80
Other income from bank subsidiaries.....	0.08	0.02	91	0.06	0.04	90	0.23	0.03	91	0.13	0.02	92	0.25	0.09	88
Operating income from bank subsidiaries	98.96	83.13	59	99.52	82.20	68	79.75	78.80	28	99.45	74.20	65	97.49	69.23	59
Dividends from nonbank subsidiaries	0.66	3.07	62	0.31	1.95	64	3.73	2.65	80	0.07	2.57	52	2.15	2.65	73
Interest income from nonbank subsidiaries.....	0	0.18	36	0	0.73	36	0	1.19	30	0	2.32	29	0	2.79	27
Management and service fees from nonbank subsidiaries	0	0.01	42	0	0.02	42	0	0.06	41	0	0.03	41	0	0.07	40
Other income from nonbank subsidiaries.....	0	0.01	45	0	0.01	46	0	0.04	44	0	0.02	48	0	0.17	42
Operating income from nonbank subsidiaries	0.66	4.67	54	0.31	4.70	54	3.73	7.29	72	0.07	7.64	34	2.15	9.99	57
Dividends from subsidiary holding companies.....	0	2.10	45	0	2.53	44	0	4.52	43	0	5.15	42	0	5.49	42
Interest income from subsidiary holding companies	0	0.01	45	0	0.11	44	0	0.20	44	0	0.37	43	0	0.13	45
Management and service fees from subsidiary holding companies.....	0	0	48	0	0	49	0	0	49	0	0	49	0	0	49
Other income from subsidiary holding companies.....	0	0	50	0	0	49	0	0	48	0	0	49	0	0	49
Operating income from subsidiary holding companies.....	0	3.91	43	0	4.56	42	0	6.08	40	0	6.79	39	0	6.46	40
Loans and advances from subsidiaries / Short term debt.....		158.10			135.13			83.37			87.87			162.89	
Loans and advances from subsidiaries / Total debt	15.87	26.38	52	15.80	27.08	53	17.38	28.33	52	8.36	26.53	40	89.32	39.18	84